



Godišnji izvještaj
Annual report
2007

Znam zašto.

NLB  Razvojna banka

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KALENDAR AKTIVNOSTI

CALENDAR OF ACTIVITIES

JANUAR

- Projekat prilagođenja računarske mreže na novu IP shemu za ekstranet
- Centralni registar kredita

FEBRUAR

- Automatsko učitavanje i kontrola statusa klijenata Banke

MART-APRIL

- Trajni nalog za Elektrokrajinu
- Automatski trajni nalog za kredite

MAJ

- Instaliranje prve VISE korisničke verzije elektronske banke za velike privredne sisteme
- Početak kampanje "Ljepša Srpska"
- Javni poziv za upis i uplatu obveznica NLB Razvojne banke
- Otvorena ekspozitura u Kozarcu



JUNI

- Puštena u upotrebu nova, verzija elektronske banke za domaći platni promet
- Automatsko kreiranje i slanje opomena za dužnike

JULI

- Efektivna kamatna stopa
- Otvorena ekspozitura "Tržnica" u Banjoj Luci



AVGUST

- Završen upis i uplata obveznica iz prve javne ponude
- Automatsko kreiranje i slanje opomena za žirante
- Zbirno knjiženje mjesečnog obračuna rezervacija
- Streetbasket NLB Liga u Banjoj Luci

SEPTEMBAR

- Započela sa radom verzija elektronske banke na operativnom sistemu Windows Vista
- Izvršeno je prilagođavanje softvera Banke (uvođenje IBAN-a).
- Centralizacija poslova back office-a
- Basel II

OKTOBAR

- 20. oktobar Obilježen Dan Banke
- Nizom akcija i donacija obilježen Dan štednje
- Projekat isplate penzija Fonda PIO RS u druge zemlje

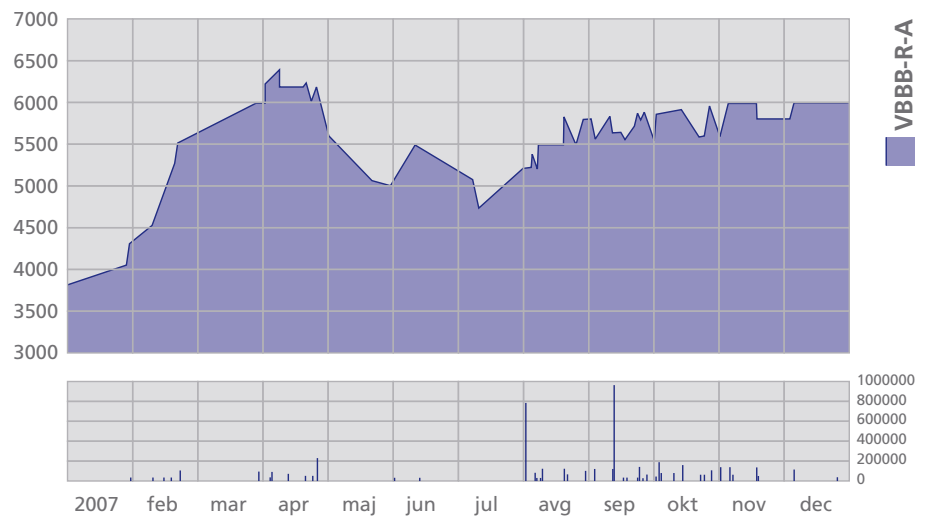
NOVEMBAR

- Dobijena principalna acquiring licenca za VISA kartice
- Otvorena ekspozitura u banjalučkom naselju Lazarevo

DECEMBAR

- Instalacija informacionog sistem na nove servere i storidže na primarnoj i sekundarnoj lokaciji
- E-trading - aplikacija za elektronsko trgovanje akcijama
- SMS servis - novi modul
- Puštena test verzija novog internet portala





Kretanje cijena i prometa akcije NLB Razvojne banke AD Banja Luka u 2007.
Movements of prices and turnover of NLB Razvojna Banka's shares in 2007.

JANUARY

- Project of computer network adaption to the new IP scheme for extranet
- Central registry of loans

FEBRUARY

- Automatic downloading and control of the Bank's clients

MARCH-APRIL

- Standing order for Elektrokrajina
- Automatic standing order for loans



MAY

- Installation of the first VISA users' version of e-banking for big corporate systems
- Beginning of the campaign "More Beautiful Srpska"
- Public offer for subscription and payment of NLB Razvojna bank's bonds
- Opening of sub-branch in Kozarac

JUNE

- The new, improved version of e-banking for domestic payment operation was put in use
- Automatic creating and sending of dunning letters to the debtors

JULY

- Effective interest rate
- Opening of sub-branch "Tržnica" in Banja Luka

AUGUST

- Subscription and payment of the first public offer bonds was finished
- Automatic creating and sending of dunning letters to the endorsers
- Collective entering of monthly settlement of reservation
- NLB League Streetbasket in Banja Luka



SEPTEMBER

- E-banking version on operating system Windows Vista started to work
- Adaption of the Bank's software (introduction of IBAN).
- Centralization of back office business activities
- Basel II

OCTOBER

- October 20th the Bank Day
- Saving Day was denoted by number of actions and donations
- Project of payment of the retirements of RS Fund for Retired and Disabled Person to the other countries

NOVEMBER

- Principal licence for VISA cards was acquired
- Opening of sub-branch Lazarevo in Banja Luka

DECEMBER

- Migration to the new information system based on new servers and storages at primary and secondary locations
- E-trading application for electronic trading with shares
- SMS service - new module
- Test version of the new internet portal was applied

NLB  Razvojna banka

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Godišnji izvještaj
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Statement by Managing Director

Dear clients and shareholders,

With great pleasure, I would like to present you very successful business activities of NLB Razvojna banka in 2007.

The Bank operates on the territory of the Republic of Srpska, with business network which includes Head Office and 66 organizational units.

Speed, quality and reliability are the basic qualities recognized by our numerous clients.

I can proudly say that the Bank has constantly had an increase in all balance positions during 2007. As of December 31st 2007. assets amounted to BAM 1,097,999 thousand and it is 78% more than the same period in 2006.

The Bank is able to offer all classic and modern banking services to the citizens and companies, as well as to the other subjects who participate in the developing projects in the Republic of Srpska and Bosnia and Herzegovina.

In the period January 1st - December 31st 2007. total revenues amounted to BAM 74,102 thousand and total expenses amounted to BAM 58,689 thousand. Achieved gross profit amounted to BAM 15,413 thousand. Net profit after taxation, in the amount of BAM 1,586 thousand, amounted to BAM 13,827 thousand and it is 96% more than the same period in 2006.

The last year in the Republic of Srpska is marked with the significant progress in the privatization of state-owned sector, as well as the increase in prices at the capital and real estate markets, contributing the banking offer expansion. We have significant cooperation and partners relations with the governmental institutions, especially with the funds and Investment-Development Bank in the Republic of Srpska a.d. Banja Luka, which is established by the Government of the Republic of Srpska and promotes credit lines from the RS development program resources. Our Bank is chosen to participate in development credit placements.

Deposits are the significant financing source, showing the clients' confidence to the Bank. At the end of 2007. deposits amounted to BAM 918,043 thousand and it is 90% more than the same period in 2006.

Providing that the significant positive results achieved in the privatization of the state-owned companies and financing sources for the large infrastructure projects are already provided, the biggest economic activities in 2008. are expecting to happen in telecommunications, energetics and traffic.

Continuous process of integration are happening in the commercial banking sector now, so the banking sector in the Republic of Srpska currently comprises of the nine banks.

Due to more prosperous economic environment and more efficient work of all segments in our system, further progress



Cijenjeni komitenti i akcionari,

Zadovoljstvo mi je da vam predstavim uspješno poslovanje NLB Razvojne banke u 2007. godini.

Banka posluje na području Republike Srpske, sa poslovnom mrežom koju čine Centrala Banke i 66 organizacionih jedinica.

Brzina, kvalitet i pouzdanost su osnovni kvaliteti koje prepoznaju naši mnogobrojni komitenti.

Sa ponosom želim istaći da je tokom 2007. godine Banka bilježila konstantan rast svih bilansnih pozicija. Aktiva je na dan 31.12.2007. godine iznosila 1,097,999 hiljada KM i za 78 odsto je veća u odnosu na isti period 2006. godine.

Banka obezbjeđuje cjelokupnu ponudu klasičnih i modernih bankarskih usluga građanima i privredi, kao i ostalim subjektima koji su uključeni u razvojne projekte u Republici Srpskoj i Bosni i Hercegovini.

U periodu od 01.01. do 31.12.2007. godine ostvareni su ukupni prihodi u iznosu od 74,102 hiljada KM i ukupni rashodi u iznosu od 58,689 hiljada KM. Ostvarena bruto dobit iznosila je 15,413 hiljada KM. Neto dobit, poslije poreza od 1,586 hiljada KM, iznosila je 13,827 hiljada KM i za 96 odsto veća je u odnosu na isti period 2006. godine.

Protekle godinu u Republici Srpskoj obilježio je značajan napredak u privatizaciji državnog sektora, kao i rast cijena na tržištu kapitala i nekretnina, što doprinosi ekspanziji bankarske ponude. Značajnu saradnju i partnerski odnos imamo sa državnim institucijama, posebno sa fondovima i Investiciono-razvojnog bankom Republike Srpske a.d. Banja Luka, koju je osnovala Vlada Republike Srpske i koja promovise kreditne linije iz sredstava Razvojnog programa RS. Izabrani smo za jednu od banaka koja će učestvovati u plasmanu razvojnih kredita.

Značajan izvor finansiranja su depoziti, što ukazuje na povjerenje komitenata u Banku. Depoziti na kraju 2007. godine iznosili su 918,043 hiljade KM i u odnosu na 2006. veći su za 90 odsto.

Imajući u vidu da su ostvareni značajni pozitivni rezultati u privatizaciji državnih preduzeća i da su obezbijedena sredstva za neke krupne infrastrukturne projekte, najveće privredne aktivnosti u toku 2008. godine očekuju se u oblasti telekomunikacija, eneogetike i saobraćaja.

U sektoru komercijalnog bankarstva, u toku je kontinuiran proces ukрупnjavanja, pa bankarski sektor u Republici Srpskoj trenutno čini devet banaka.

U narednom periodu, zbog povoljnijeg ekonomskog ambijenta i efikasnijeg djelovanja svih dijelova sistema, očekuje se dalji napredak i povećanje stranih ulaganja, pozitivan uticaj na privredna kretanja i stvaranje novih mogućnosti za pružanje bankarskih usluga.

Statement by Managing Director

and increase of foreign investments, positive influence to the economic trends and the new possibilities for banking service offer will be expected in the following period.

Stability and capital level, high credit potential, good image and the Bank's confirmed quality opened the new perspective for continued growth and development.

We pay the same attention to all our clients regardless of their size and scope of their business activities with the aim of achieving the mutual success.

In 2007, we introduced the new products and significantly improved the existing products such as private banking services, e-banking for physical persons, credit cards and larger number of different credit products for physical persons and legal bodies. Total number of credit cards is increased for 24% in comparison with 2006.

In 2007, we made some investments in reconstruction and adaptation of the Bank's existing business premises, as well as in purchase of the new business premises aimed to expand our business network, to decrease operating expenses and to provide better working conditions.

We gave a significant contribution to the social, cultural and sport activities in the Republic of Srpska by active program of sponsor and donor activities.

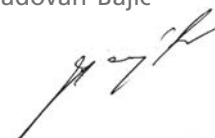
Strategic goal of the Bank's business policy is maintenance of long-term loyalty of our clients, as well as obtaining of the new ones, whereby we would increase our market participation and achieve a leader market position.

Finally, I wish to thank to our shareholders, the members of Supervisory Board and the Bank's other bodies, employees, as well as to all others who, working with us, contributed to NLB Razvojna banka having a very significant place at the banking market of the Republic of Srpska and BiH.

The Bank's success is based on the success of our clients and economy as a whole.

Sincerely,

Managing Director
Radovan Bajić



Stabilnost i visina kapitala, visok kreditni potencijal, dobar imidž i potvrđen kvalitet Banke, otvorili su nam novu perspektivu za nastavak rasta i razvoja.

Svim komitentima nezavisno od njihove veličine i obima poslovanja poklanjamo istu pažnju, sa ciljem ostvarivanja zajedničkog uspjeha.

U 2007. godini uveli smo nove proizvode i znatno unaprijedili postojeće, od kojih treba istaći usluge ličnog bankarstva, elektronsko bankarstvo za fizička lica, kartično poslovanje i veći broj različitih kreditnih proizvoda za pravna i fizička lica. Ukupan broj kartica je u odnosu na 2006. godinu porastao za 24 odsto.

U toku 2007. godine izvršena su ulaganja u rekonstrukciju i adaptaciju postojećih poslovnih prostora Banke, kao i kupovinu novih poslovnih prostora za Banku, a u cilju širenja poslovne mreže, smanjenja troškova poslovanja i stvaranja boljih uslova za poslovanje.

Aktivnim programom sponzorskih i donatorskih aktivnosti dali smo značajan doprinos u društvenim, kulturnim i sportskim događajima u Republici Srpskoj.

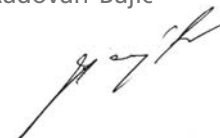
Strateški cilj poslovne politike Banke je očuvanje dugoročne lojalnosti naših klijenata, kao i pridobijanje novih, čime bi se povećalo tržišno učešće i ostvarila vodeća pozicija na tržištu.

Na kraju, želim izraziti zahvalnost akcionarima, članovima Nadzornog odbora i drugim organima Banke, te zaposlenima, kao i svima onima koju su radeći sa nama doprinijeli da NLB Razvojna banka zauzme značajno mjesto na bankarskom tržištu Republike Srpske i BiH.

Uspjeh Banke, zasnovan je na uspjehu naših komitenata i privrede u cijelini.

S poštovanjem,

Direktor Banke
Radovan Bajić



Independent Auditor's Report



Independent auditor's report PricewaterhouseCoopers d.o.o., Beograd
To the Supervisory Board and Shareholders of NLB Razvojna Banka a.d. Banja Luka

We have audited the accompanying financial statements of NLB Razvojna banka a.d. Banja Luka (hereinafter "Bank"), which comprise the balance sheet as of December 31st 2007. and income statement, statement in changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the provisions of the Article 104 of the Law on Banks ("Official Gazette of the Republic of Srpska", No. 74/02 and 44/03) and the provisions of the Law on Accounting and Auditing of the Republic of Srpska ("Official Gazette of the Republic of Srpska" No. 67/05). This responsibility includes: design, implementation and maintenance of internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selection and application of appropriate accounting policies; and preparation of accounting reports that are reasonable in some circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit in accordance with International Standards on Auditing and provisions of the Decision on the Minimum of Scope, Form and Program Contents and Reports on the Economic and Financial Audit of Banks ("Official Gazette of the Republic of Srpska", No. 12/03). Those standards and regulations require that we comply with ethical requirements and to plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatements.

An audit involves application of procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The selection of procedures depends on the auditor's judgement, including the assessment of the risks of material misstatements of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the preparation and fair presentation of the financial statements in order to select adequate audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls. An audit also includes evaluation of adequacy of applied accounting policies and acceptability of accounting estimates made by management, as well as evaluation of overall presentation of the financial statements. We believe that the audit evidences we have obtained are sufficient and appropriate to provide a basis for our audit opinion.



Izveštaj nezavisnog revizora PricewaterhouseCoopers d.o.o., Beograd Nadzornom odboru i akcionarima NLB Razvojne Banke a.d. Banja Luka

Izvršili smo reviziju priloženih finansijskih izvještaja NLB Razvojne banke a.d. Banja Luka (u daljem tekstu "Banka") koji uključuju bilans stanja sa stanjem na dan 31. decembar 2007. godine i bilans uspeha, izveštaj o promena na kapitalu i izveštaja o novčanim tokovima za godinu završenu na taj dan, pregled računovodstvenih politika i druge napomene uz finansijske izveštaje.

Odgovornost Rukovodstva za Finansijske Izveštaje

Rukovodstvo je odgovorno za sastavljanje i realno i objektivno prikazivanje ovih finansijskih izveštaja u skladu sa članom 104. Zakona o bankama ("Službeni glasnik Republike Srpske" br. 74/02 i 44/03) i odredbama Zakona o računovodstvu i reviziji Republike Srpske ("Službeni glasnik Republike Srpske" 67/05). Ova odgovornost uključuje: osmišljavanje, implementaciju i održavanje internih kontrola relevantnih za sastavljanje i realno i objektivno prikazivanje finansijskih izveštaja koji ne sadrže materijalno značajno pogrešno prikazivanje, nastalo ili usled pronevere ili usled greške; izbor i primenu odgovarajućih računovodstvenih politika; i sačinjavanje računovodstvenih izveštaja prihvatljivih u datim okolnostima.

Odgovornost Revizora

Naša odgovornost je da na osnovu izvršene revizije izrazimo mišljenje o prikazanim finansijskim izveštajima. Reviziju finansijskih izveštaja izvršili smo u skladu sa Međunarodnim standardima revizije i odredbama Odluke o minimumu obima, oblika i sadržaja programa i izveštaja o ekonomsko-finansijskoj reviziji banaka ("Službeni glasnik Republike Srpske" br. 12/03). Ovi standardi i regulativa zahtevaju da postupamo u skladu sa načelima profesionalne etike i da planiramo i izvršimo reviziju na način koji nam omogućava da steknemo razumno uverenje da finansijski izveštaji ne sadrže materijalno značajno pogrešno prikazivanje.

Revizija podrazumeva primenu procedura u cilju pribavljanja revizorskog dokaza o iznosima i obelodanjivanjima sadržanim u finansijskim izveštajima. Izbor procedura zavisi od revizorskog prosuđivanja, uključujući procenu rizika od nastanka materijalno značajnog pogrešnog prikazivanja u finansijskim izveštajima, nastalog ili usled pronevere ili usled greške. Pri proceni ovih rizika, revizor uzima u obzir interne kontrole relevantne za sastavljanje i realno i objektivno prikazivanje finansijskih izveštaja Banke u cilju odabira adekvatnih revizijskih procedura u datim okolnostima, a ne za potrebe izražavanja mišljenja o delotvornosti internih kontrola preduzeća. Revizija takođe obuhvata ocenu adekvatnosti primenjenih računovodstvenih politika i prihvatljivosti računovodstvenih procena koje je izvršilo rukovodstvo, kao i ocenu opšte prezentacije finansijskih izveštaja.

Verujemo da su revizorski dokazi koje smo pribavili dovoljni i adekvatni kao osnov za izražavanje mišljenja.

Independent Auditor's Report

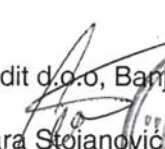


Opinion

In our opinion, the financial statements fairly and objectively present, in all material respects the financial position of NLB Razvojna Banka a.d. Banja Luka as of December 31st 2007. as well as the financial result and cash flows for the year then ended in accordance with the Law on Accounting and Auditing of the Republic of Srpska ("Official Gazette of the Republic of Srpska" No. 67/05).

Emphasis of matter


Without qualifying our opinion, we draw attention to Note 2 to the financial statements where it is indicated that the income statement for the year 2006. is not comparable with the figures contained in the Income statement for the year 2007. due to the operating result for the first three months in 2006. of Razvojna Banka Jugoistočne Evrope a.d. Banja Luka Bank group of Nova Ljubljanska banka, which merged with LHB Banka a.d. Banja Luka, not being presented in the Income Statement, but as a negative result in the Bank's equity, amounting to BAM 705 thousand.


EI Audit d.o.o, Banja Luka

Tamara Stojanovic
Ovlašćeni revizor

Beograd, 20. mart 2008. godine




PricewaterhouseCoopers d.o.o. Beograd



Mišljenje

Prema našem mišljenju, priloženi finansijski izveštaji u svim materijalno značajnim aspektima prikazuju realno i objektivno finansijsko stanje NLB Razvojne Banke a.d., Banja Luka sa stanjem na dan 31. decembra 2007. godine kao i rezultate poslovanja i novčane tokove za godinu završenu na taj dan, u skladu sa Zakonom o računovodstvu i reviziji Republike Srpske ("Službeni glasnik Republike Srpske" br. 67/05).

Skretanje pažnje

Bez kvalifikovanja našeg mišljenja, skrećemo pažnju na Napomenu 2 uz finansijske izveštaje da Bilans uspeha za 2006. godinu nije uporediv sa ciframa u bilansu uspeha za 2007. godinu usled činjenice da rezultat poslovanja Razvojne Banke Jugoistočne Evrope a.d. Banja Luka bankarska grupa Nove Ljubljanske banke, koja se spojila sa LHB Bankom a.d. Banja Luka, za prva tri meseca 2006. godine nije prikazan u Bilansu uspeha Banke, nego kao negativan rezultat u kapitalu Banke u iznosu od KM 705 hiljada.

El Audit d.o.o, Banja Luka

Tamara Stojanovic
Ovlašćeni revizor

Beograd, 20. mart 2008. godine



PricewaterhouseCoopers d.o.o.
PricewaterhouseCoopers d.o.o. Beograd

Finansijski pokazatelji
Financial Highlights

Key Indicators of The Bank's Business Activities

Description	31.12.2007.	31.12.2006.
Balance sheet amount- net	1,074,872	599,023
Total loans	484,668	383,239
Payable loans	3,645	4,541
Payable loans / Total loans	0.75	1.18
Reserves for loans	22,051	16,966
Coverage of credit portfolio by reserves (%)	4.55	4.43
Deposits	918,043	483,376
Shareholders equity	42,003	42,003
Total capital	63,842	54,598
Net loans/deposits (%)	50.39	75.77
Profit for distribution	12,882	6,314
ROE (%) in relation to shareholders equity	30.67	15.03
ROA (%)	1.20	1.05
ROA (%) in relation to average assets	1.43	1.12
CIR (%)	49.95	53.57
Capital adequacy (%)	15.84	14.76
Number of employees	497	503
Assets per employee	2,163	1,191

*1EUR = 1,955839 (BAM)

Osnovni pokazatelji poslovanja Banke

Opis	31.12.2007.	31.12.2006.
Bilansna suma - neto	1,074,872	599,023
Ukupni krediti	484,668	383,239
Dospjeli krediti	3,645	4,541
Dospjeli krediti/ukupni krediti	0.75	1.18
Rezervacije po kreditima	22,051	16,966
Pokrivenost kreditnog portfelja rezervacijama (%)	4.55	4.43
Depoziti	918,043	483,376
Akcionarski kapital	42,003	42,003
Ukupan kapital	63,842	54,598
Neto krediti/depoziti (%)	50.39	75.77
Dobit za raspodjelu	12,882	6,314
ROE (%) -u odnosu na akcionarski kapital	30.67	15.03
ROA (%)	1.20	1.05
ROA (%) -u odnosu na prosječnu aktivu	1.43	1.12
CIR (%)	49.95	53.57
Adekvatnost kapitala (%)	15.84	14.76
Broj zaposlenih	497	503
Aktiva po zaposlenima	2,163	1,191

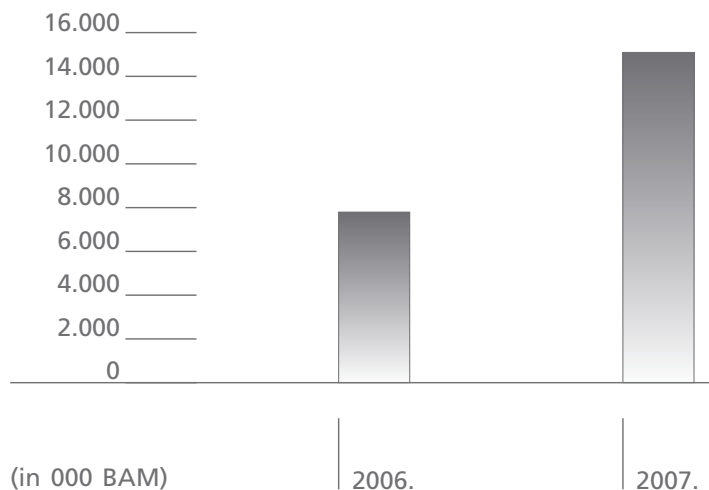
*1EUR = 1,955839 (KM)

Income Statement

(in 000 BAM)

Income Statement	Period ended on December 31 st	
	2007.	2006.
Interest income	50,337	29,646
Interest expense	17,302	(8,485)
Net interest income	33,035	21,161
Fee and commission income	17,024	12,844
Fee and commission expense	2,753	(2,280)
Net fee and commission income	14,271	10,564
Other income	6,741	5,601
Net expense of reservation	11,635	(11,801)
Other expense	26,999	(18,003)
Profit from operations before taxation	15,413	7,522
Income tax	1,586	(498)
Net profit	13,827	7,024

Profit before taxation

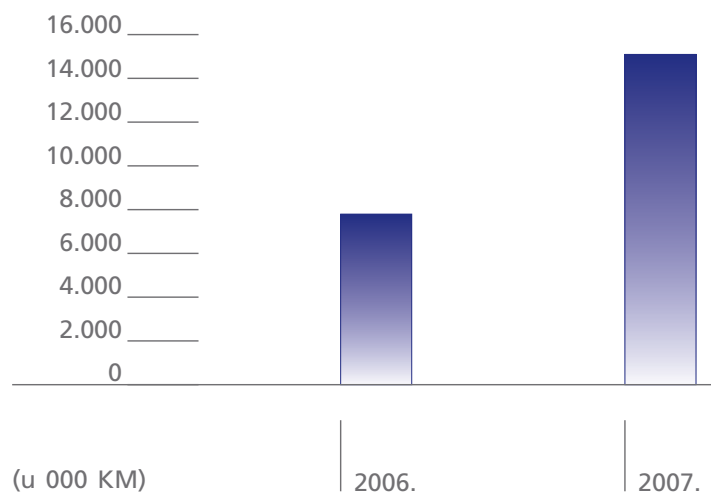


Bilans uspjeha

(u 000 KM)

Bilans uspjeha	Period završen 31. decembra	
	2007.	2006.
Prihod po osnovu kamata	50,337	29,646
Rashodi po osnovu kamata	17,302	(8,485)
Neto prihodi po osnovu kamata	33,035	21,161
Prihod po osnovu naknada i provizija	17,024	12,844
Rashodi po osnovu naknada i provizija	2,753	(2,280)
Neto prihodi po osnovu naknada i provizija	14,271	10,564
Ostali prihodi	6,741	5,601
Neto rashod rezervisanja	11,635	(11,801)
Ostali rashodi	26,999	(18,003)
Dobit iz poslovanja prije oporezivanja	15,413	7,522
Porez na dobit	1,586	(498)
Neto dobit	13,827	7,024

Dobit prije oporezivanja

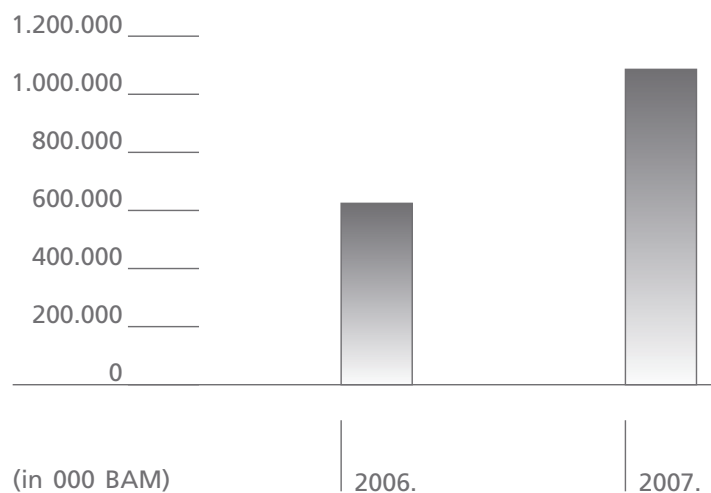


Balance Sheet

(in 000 BAM)

Balance sheet	As of 31.12.2007.	As of 31.12.2006.
Assets		
Cash and loans to other banks	577,295	201,030
Securities held for trading and long-term investments	1,783	2,287
Loans	484,668	383,239
Property, equipment and intangible assets	25,573	25,841
Other assets	8,680	4,416
Total assets	1,097,999	616,813
Liabilities		
Deposits	918,043	483,376
Other borrowed funds	50,757	47,055
Subordinated debts	9,779	-
Other liabilities	27,399	10,964
Long-term reserves for potential losses and contingent liabilities	28,179	20,820
Total liabilities	1,034,157	562,215
Equity		
Shareholders' equity	42,003	42,003
Reserves	8,957	6,281
Retained profit	12,882	6,314
Total equity and reserves	63,842	54,598
Total liabilities	1,097,999	616,813
Potential and contingent liabilities	77,177	51,752

Assets

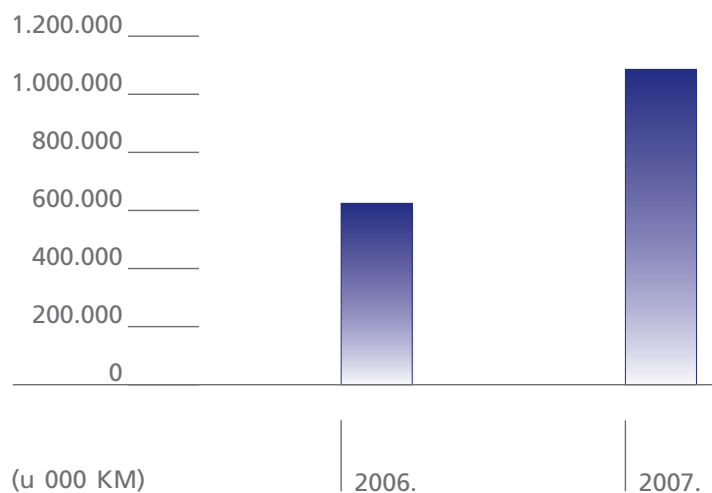


Bilans stanja

(u 000 KM)

Bilans stanja	Stanje na dan 31.12.2007.	Stanje na dan 31.12.2006.
Aktiva		
Novčana sredstva i plasmani drugim bankama	577,295	201,030
Hartije od vrijednosti namijenjene trgovanju i dugoročna ulaganja	1,783	2,287
Kreditni	484,668	383,239
Osnovna sredstva i nematerijalna ulaganja	25,573	25,841
Ostala aktiva	8,680	4,416
Ukupna pasiva	1,097,999	616,813
Pasiva		
Depoziti	918,043	483,376
Obaveze po uzetim kreditima	50,757	47,055
Subordinirani dugovi	9,779	-
Ostala pasiva	27,399	10,964
Dugoročna rezervisanja za potencijalne gubitke i ugovorene obaveze i otpisi	28,179	20,820
Ukupne obaveze	1,034,157	562,215
Kapital		
Akcionarski kapital	42,003	42,003
Rezerve	8,957	6,281
Neraspoređena dobit	12,882	6,314
Ukupan kapital i rezerve	63,842	54,598
Ukupna pasiva	1,097,999	616,813
Potencijalne i ugovorene obaveze	77,177	51,752

Aktiva



Statement of Changes in Equity in 2006. and 2007.

(in 000 BAM)

	Shareholders' equity	Bank's reserves	Retained profit	Revaluati on reserves	Total
Balance as of December 31st 2005.	42,000	3,078	4,872	4,128	54,081
Correction of initial balance-first application of IAS 19 (Remark 2.2 and Remark 2.3)	-	-	(140)	-	(140)
Corrected balance as of January 1st 2006.	42,003	3,078	4,732	4,128	53,941
Profit for the current year	-	-	7,024	-	7,024
Dividends paid	-	(1,922)	(3,515)	-	(5,437)
Profit distribution to the Bank Management based on successful operation of the Bank	-	-	(166)	-	(166)
Payments to Supervisory and Auditing Boards	-	-	(59)	-	(59)
Transfer to the Bank's reserve	-	1,132	(1,132)	-	-
Revaluation reserves settlement for equipment write off	-	-	135	(135)	-
Loss of Razvojna banka on March 31 st 2006.	-	-	(705)	-	(705)
Balance as of December 31st 2006.	42,003	2,288	6,314	3,993	54,598
Balance as of January 1st 2007.	42,003	2,288	6,314	3,993	54,598
Profit for the current year	-	-	13,827	-	13,827
Dividends paid	-	-	(4,200)	-	(4,200)
Profit distribution to the Bank Management based on successful operation of the Bank	-	-	(376)	-	(376)
Payments to Supervisory and Auditing Boards	-	-	(7)	-	(7)
Transfer to the Bank's reserve	-	2,856	(2,856)	-	-
Revaluation reserves settlement for equipment write off	-	-	180	(180)	-
Balance as of December 31st 2007	42,003	5,144	12,882	3,813	63,842

**Izveštaj o
promjenama na
kapitalu za
2006. i 2007.**

(u 000 KM)

	Akcionarski kapital	Rezerve banke	Neraspoređena dobit	Revalorizacione rezerve	Ukupno
Stanje na dan 31.12.2005.	42,000	3,078	4,872	4,128	54,081
Korekcija početnog stanja-prva primjena MRS 19 (Napomena 2.2 i Napomena 2.3)	-	-	(140)	-	(140)
Korigovano stanje na dan 01.01.2006.	42,003	3,078	4,732	4,128	53,941
Dobit tekuće godine	-	-	7,024	-	7,024
Isplaćene dividende	-	(1,922)	(3,515)	-	(5,437)
Raspodjela dobiti rukovodstvu Banke po osnovu uspješnog poslovanja Banke	-	-	(166)	-	(166)
Isplata Nadzornom odboru i Odboru za reviziju	-	-	(59)	-	(59)
Prenos na rezerve Banke	-	1,132	(1,132)	-	-
Razduženje revalorizacionih rezervi za otpis opreme	-	-	135	(135)	-
Gubitak Razvojne banke 31.03.2006.	-	-	(705)	-	(705)
Stanje na dan 31.12.2006.	42,003	2,288	6,314	3,993	54,598
Stanje na dan 01.01.2007.	42,003	2,288	6,314	3,993	54,598
Dobit tekuće godine	-	-	13,827	-	13,827
Isplaćene dividende	-	-	(4,200)	-	(4,200)
Raspodjela dobiti rukovodstvu Banke po osnovu uspješnog poslovanja Banke	-	-	(376)	-	(376)
Isplata Nadzornom odboru i Odboru za reviziju	-	-	(7)	-	(7)
Prenos na rezerve Banke	-	2,856	(2,856)	-	-
Razduženje revalorizacionih rezervi za otpis opreme	-	-	180	(180)	-
Stanje na dan 31.12.2007.	42,003	5,144	12,882	3,813	63,842

Cash Flow Statement

(in 000 BAM)

	Period ended on December 31 st	
	2007.	2006.
Cash flows from operating activities		
Interest income	50,317	28,178
Interest expense	(16,535)	(8,485)
Fee and commission income	17,051	14,440
Fee and commission expense	(2,760)	(2,280)
Other income	-	-
Off-balance items net effect	43	(1,124)
Collection of loans previously written off	4,925	3,997
Cash payments to employees and suppliers	(21,081)	(18,003)
Income tax paid	(1,251)	(10)
Operating inflows before changes in operating assets and liabilities	30,709	16,713
Changes in operating assets and liabilities		
Net increase in loans to customers	(101,429)	(84,292)
Net increase in deposits from other banks	(13,413)	1,506
Net increase in deposits from customers	448,080	64,425
Net increase in other assets	111	-
Net cash flows from operating activities	364,058	(1,648)
Cash flows from investing activities		
Net decrease in short-term loans to financial institutions	(258,898)	1,096
Interest received	-	-
Purchase of property, plant and equipment	(1,477)	(3,440)
Net decrease in long-term investments	(547)	820
Net cash flows from investing activities	(260,922)	(1,524)
Cash flows from financing activities		
Net increase/decrease in borrowed funds and issued securities	17,723	5,582
Dividends received	83	88
Dividends paid	(4,200)	(5,437)
Payments by extraordinary items	-	680
Net cash flows from financing activities	13,606	913
Effect of exchange rate changes on cash and cash equivalents	625	299
Net increase in cash and cash equivalents	117,367	(1,960)
Cash and cash equivalents at the beginning of the year	191,896	193,856
Cash and cash equivalents at the end of the year	309,263	191,896
Cash and cash equivalents are comprised of the following balance sheet amounts:		
Cash and balances with the Central Bank	175,177	165,005
Due from other banks	134,086	26,891

Bilans novčanih tokova

(u 000 KM)

	Period završen 31. decembra	
	2007.	2006.
Novčani tokovi iz poslovnih aktivnosti		
Prilivi od kamata	50,317	28,178
Odlivi po osnovu plaćenih kamata	(16,535)	(8,485)
Prilivi po osnovu naknada i provizija	17,051	14,440
Odlivi po osnovu naknada i provizija	(2,760)	(2,280)
Prilivi po osnovu ostalih prihoda	-	-
Neto efekat isplata po vanbilansnim pozicijama	43	(1,124)
Naplaćena prethodno ispravljena potraživanja	4,925	3,997
Odlivi po osnovu zarada i troškova	(21,081)	(18,003)
Plaćen porez na dobit	(1,251)	(10)
Poslovni priliv prije promjena na poslovnim sredstvima i obavezama	30,709	16,713
Promjene na poslovnim sredstvima i obavezama		
Neto povećanje kredita i plasmana komitentima Banke	(101,429)	(84,292)
Neto povećanje depozita banaka	(13,413)	1,506
Neto povećanje depozita komitenata	448,080	64,425
Neto povećanje ostale aktive	111	-
Neto novčani tokovi iz poslovnih aktivnosti	364,058	(1,648)
Novčani tokovi iz aktivnosti investiranja		
Neto smanjenje kratkoročnih plasmana finansijskim institucijama	(258,898)	1,096
Primici kamata	-	-
Odlivi za nabavku osnovnih sredstava	(1,477)	(3,440)
Neto smanjenje dugoročnih ulaganja	(547)	820
Neto novčani tokovi iz aktivnosti investiranja	(260,922)	(1,524)
Novčani tokovi iz aktivnosti finansiranja		
Neto povećanje /(smanjenje) obaveza po uzetim kreditima i izdatim hartijama od vrednosti	17,723	5,582
Primljene dividende	83	88
Isplaćene dividende	(4,200)	(5,437)
Primici i isplate po vanrednim stavkama	-	680
Neto novčani tokovi iz aktivnosti finansiranja	13,606	913
Kursne razlike po osnovu preračuna gotovine i ekvivalenata gotovine	625	299
Neto povećanje novčanih sredstava	117,367	(1,960)
Novčana sredstva na početku godine	191,896	193,856
Novčana sredstva na kraju godine	309,263	191,896
Novčana sredstva se sastoje od sljedećih pozicija:		
Novčana sredstva i sredstva kod Centralne banke	175,177	165,005
Sredstva kod drugih banaka	134,086	26,891

Income

Total income as of December 31st 2007. amounted to BAM 74,102 thousand.

Interest Income

Interest income amounted to BAM 50,337 thousand and makes 67.93% of total income. In total interest income, the most important income is loans income in the amount of BAM 35,512 thousand and makes 47.92% of total income. Loans fees amounted to BAM 1,831 thousand and makes 2.47% of total income. Interest income from other banks amounted to BAM 12,994 thousand and makes 17.54% of total income.

Interest income from other banks includes:

- interest from short-term and fixed-term deposits with foreign and domestic banks in the amount of BAM 9,694 thousand;
- income from deposits at the reserve account with the Central Bank of Bosnia and Herzegovina in the amount of BAM 3,300 thousand.

Fee and Commission Income

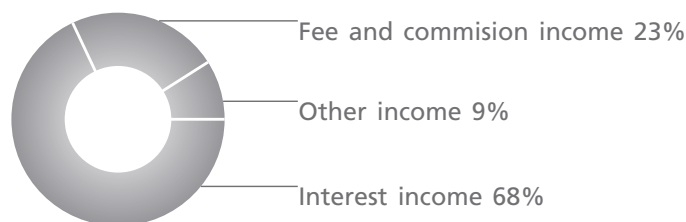
Fee and commission income amounts to BAM 17,024 thousand and makes 22.97% of total income, and includes:

- fee income from foreign payment operations in the amount of BAM 4,856 thousand (6.55% of total income),
- fees from off-balance activities in the amount of BAM 973 thousand (1.31% of total income).
- fees from domestic payment operations in the amount of BAM 10,438 thousand (14.09% of total income)
- brokerage in the amount of BAM 757 thousand (1.02% of total income).

Other Income

Other operating income in the amount of BAM 6,741 thousand makes 9,10% of total income, and includes:

- income from written off claims payment in the amount of BAM 4,926 thousand,
- net income from sale of securities held for trading in the amount of BAM 360 thousand,
- net effect of reducing securities held for trading to the market value in the amount of BAM 58 thousand,
- net exchange rates changes in the amount of BAM 625 thousand,
- other operating income in the amount of BAM 772 thousand.



Total Income Structure as of December 31st 2007.

Ukupni prihodi na dan 31.12.2007. godine iznose 74,102 hiljada KM.

Kamatni prihodi

Prihodi od kamata iznose 50,337 hiljada KM i čine 67.93% ukupnih prihoda. U ukupnim prihodima od kamata najznačajniji su prihodi po kreditima u iznosu 35,512 hiljada KM koji čine 47.92% ukupnih prihoda.

Naknade po kreditima iznose 1,831 hiljada KM i čine 2.47 % ukupnih prihoda. Prihodi od kamata od banaka iznose 12,994 hiljada KM i u strukturi prihoda učestvuju sa 17.54%.

Prihode od kamata od banaka čine

- kamate po osnovu kratkoročnih oročavanja slobodnih novčanih sredstava kod ino i domaćih banaka u iznosu 9,694 hiljada KM
- prihodi od sredstava na računu rezervi kod Centralne Banke Bosne i Hercegovine od 3,300 hiljada KM.

Prihodi od naknada

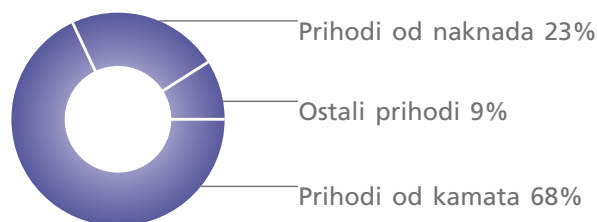
Ostvareni prihodi po osnovu naknada iznose 17,024 hiljada KM i predstavljaju 22.97% ukupnih prihoda, a čine ih:

- prihodi od naknada po deviznom platnom prometu 4,856 hiljada KM (6.55% u ukupnim prihodima),
- naknade po vanbilansnim poslovima 973 hiljada KM (1.31% ukupnih prihoda).
- naknade za izvršene usluge unutrašnjeg platnog prometa 10,438 hiljada KM (14.09% ukupnih prihoda)
- brokerske provizije 757 hiljada KM (1.02% ukupnih prihoda)

Ostali prihodi

Ostale operativne prihode u iznosu od 6,741 hiljada KM, koji predstavljaju 9,10% ukupnih prihoda, čine:

- prihodi po osnovu naplate otpisanih potraživanja 4,926 hiljada KM,
- neto prihod ponovu os prodaje HOV namijenjenih trgovanju 360 hiljada KM,
- neto efekat svođenja na tržišnu vrijednost HOV namijenjenih trgovanju 58 hiljada KM,
- neto kursne razlike 625 hiljada KM
- ostali operativni prihodi 772 hiljada KM.



Struktura ukupnih prihoda 31.12.2007.

Expenses

Total expense amounts to BAM 58,689 thousand.

Interest Expense

In Income Statement, interest expense amounts to BAM 17,302 thousand and relates to calculated interests on clients' deposits and retail saving deposits in all currencies, interests on loans, as well as interests on fixed-term corporate and retail deposits and monthly interests on loans. Interest expense makes 29.48% of total expenses structure.

Interest expense from deposits amounts to BAM 14,903 thousand and makes 25.39% of total expenses. Interest expense from loans amounts to BAM 556 thousand and makes 0.95% of total expenses and interest expense from borrowings amounts to BAM 1,375 thousand and makes 2.34% of total expenses.

Interest expense from securities amounts to BAM 71 thousand and makes 0.12% of total expenses, and interest expense from subordinated liabilities amounts to BAM 397 thousand and makes 0.68% of total expenses.

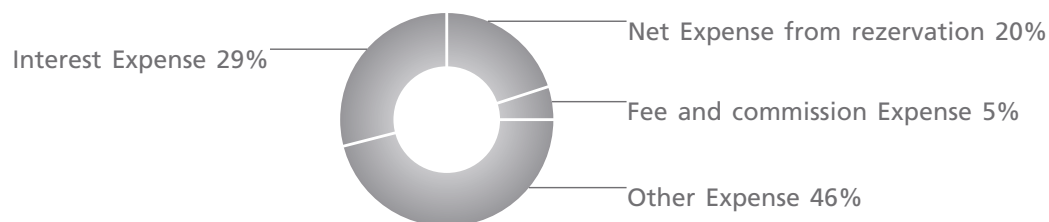
Fee and commission Expense

Fee and commission expense amounts to BAM 2,753 thousand (4.69% of total expenses) and includes expenses of payment operations, banking services to the Banking Agency of RS, Central Bank BiH, SWIFT, fee and commission expense from credit cards and some other services.

Other Expense

Other operating expense in the amount of BAM 26,999 thousand (46.00% of total expenses) includes wages and contributions in the amount of BAM 12,344 thousand (21.03%), fixed assets expense in the amount of BAM 7,461 thousand (12.71%) and other operating expenses in the amount of BAM 7,194 thousand (12.26%).

Net expense from all reservations amounts to BAM 11,635 thousand and makes 19.82% of total expenses.



Total Expense Structure

Ukupni rashodi iznose 58,689 hiljada KM.

Rashodi kamata

Rashodi kamata u bilansu uspjeha Banke iznose 17,302 hiljada KM i odnose se na obračunate kamate na kamatonosne depozite klijenata i štedne depozite stanovništva u svim valutama, kamate na uzete kredite, kao i vremenski razgraničene pripadajuće kamate na oročene depozite privrede i stanovništva i razgraničene kamate na uzete kredite. U strukturi rashoda, rashodi od kamata učestvuju sa 29.48%.

Rashodi kamata po depozitima iznose 14,903 hiljada KM i čine 25.39% ukupnih rashoda. Rashodi kamata po uzetim kreditima iznose 556 hiljada KM, tj. 0.95% ukupnih rashoda i rashodi kamata za obaveze po uzetim pozajmicama 1,375 hiljada KM, tj. 2.34% od ukupnih rashoda.

Rashodi kamata od HOV iznose 71 hiljadu KM i čine 0.12% ukupnih rashoda, dok su rashodi kamata po osnovu subordiniranih obaveza 397 hiljada KM i predstavljaju 0.68% ukupnih rashoda.

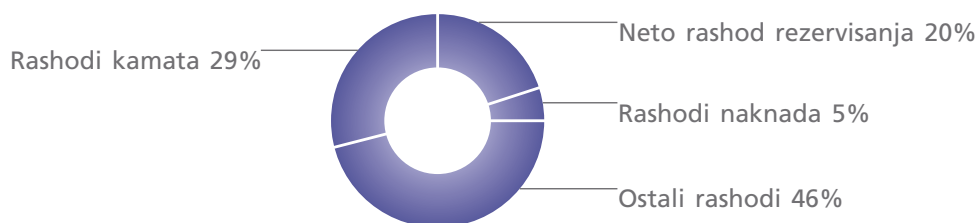
Rashodi naknada

Rashode naknada u iznosu od 2,753 hiljada KM (4.69% ukupnih rashoda) čine izdaci za usluge platnog prometa, bankarske usluge Agencije za bankarstvo RS, CBBiH, usluge SWIFT-a, rashodi naknada po kartičarskom poslovanju i druge usluge.

Ostali rashodi

Ostale operativne rashode u iznosu od 26,999 hiljada KM (46.00% ukupnih rashoda) čine troškovi plata i doprinosa 12,344 hiljada KM (21,03%), troškovi fiksne aktive i režije 7,461 hiljada KM (12.71%) i ostali operativni troškovi 7,194 hiljada KM (12.26%).

Neto trošak izdvojenih rezervisanja po svim osnovama iznosi 11,635 hiljada KM što predstavlja 19.82% ukupnih rashoda.



Struktura ukupnih rashoda 31.12.2007.

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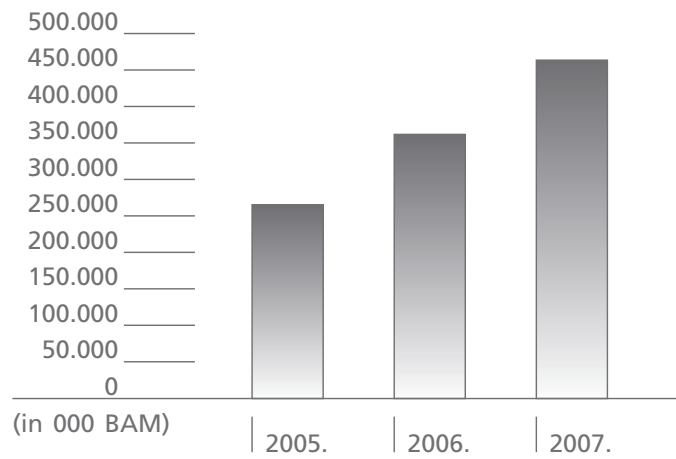
Poslovne aktivnosti
Business Activities

Loans

Loans

As of December 31st 2007, total amount of loans was BAM 484,668 thousand which makes 44.14% of total gross assets. Compared with December 31st 2006, loans increase was 26%, corporate loans were increased for 31%, and retail loans were increased for 22%. As of December 31st 2007, in total structure of loans, corporate loans participate with 55%, and retail loans with 45%.

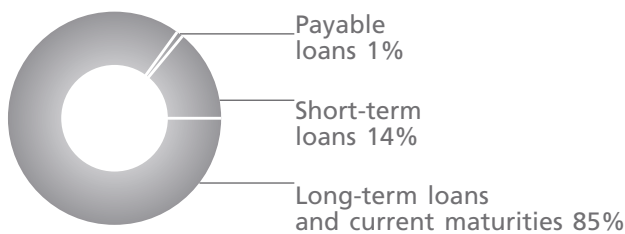
Short-term loans amounted to BAM 67,962 thousand (14%), long-term loans and current maturities amounted to BAM 413,061 thousand (85%) and payable loans amounted to BAM 3,645 thousand (1%). In 2007, payable loans make 0.75% of total loans and in 2006, 1.18% of total loans.



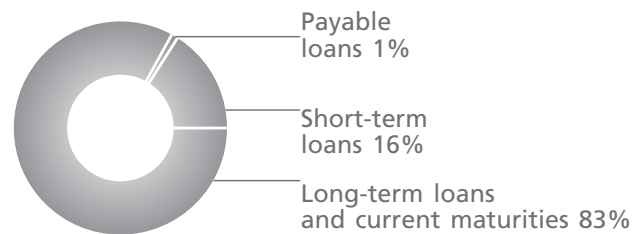
Corporate Loans

Corporate loans amounted to BAM 264,603 thousand.
 -short-term loans amounted to BAM 42,010 thousand,
 -long-term loans and current maturities amounted to BAM 220,322 thousand and
 -payable loans amounted to BAM 2,271 thousand.

From total amount of corporate loans, loans for the Government and governmental institutions (municipalities and Fund for Health Insurance) amounted to BAM 55,448 thousand.
 Up to December 31st 2007, the new loans for legal bodies were approved in the amount of BAM 240.4 mil. As of December 31st 2007, approved non-placed loans amounted to BAM 30,751 thousand.



Total Loans Structure on December 31st 2007.

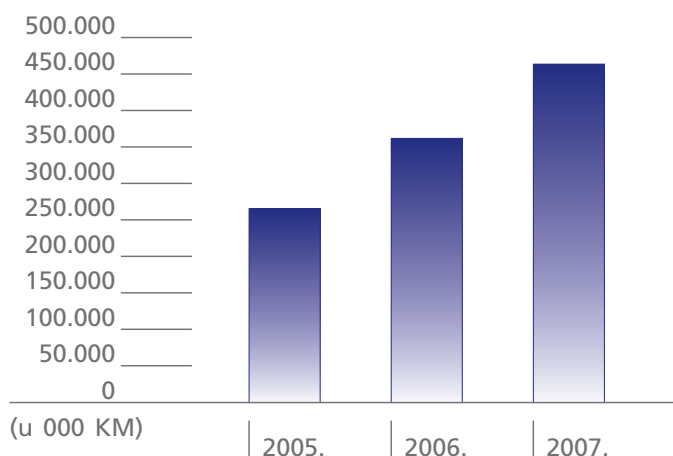


Corporate Loans Structure on December 31st 2007.

Kredit

Ukupan iznos kredita na dan 31.12.07. je 484,668 hiljada KM što predstavlja 44.14% ukupne bruto aktive. U odnosu na 31.12.2006. godine povećanje kredita na nivou Banke iznosi 26%, krediti dati privredi su povećani za 31%, a krediti stanovništvu za 22%. U strukturi kredita sa 31.12.2007. privreda učestvuje sa 55%, a stanovništvo sa 45%.

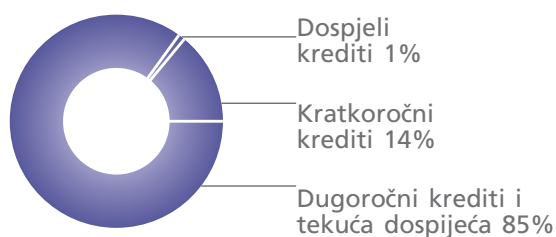
Stanje kratkoročnih kredita je 67,962 hiljada KM (14%), dugoročnih kredita i tekućih dospijeća 413,061 hiljada KM (85%) i dospelih kredita 3,645 hiljada KM (1%). U 2007. godini dospelji krediti čine 0.75% ukupnih kredita, a 2006. godini 1.18% ukupnih kredita.



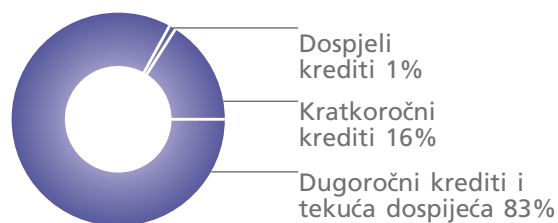
Kredit pravnim licima

Stanje kredita datih pravnim licima je 264,603 hiljada KM
 -kratkoročni krediti 42,010 hiljada KM,
 -dugoročni krediti i tekuća dospijeća 220,322 hiljada KM i
 -dospelji 2,271 hiljada KM.

Od ukupnih kredita pravnim licima na kredite Vladi RS i vladinim institucijama (opštine i Fond zdravstvenog osiguranja) odnosi se iznos od 55,448 hiljada KM. Do 31.12.2007. godine, pravnim licima je odobreno 240.4 mil. KM novih kredita. Stanje odobrenih neplasiranih kredita sa 31.12.2007. iznosi 30,751 hiljada KM.



Struktura ukupnih kredita 31.12.2007.



Struktura kredita pravnim licima 31.12.2007.

Loans

Retail Loans

Retail loans were increased for 22% in comparison with December 31st 2006.

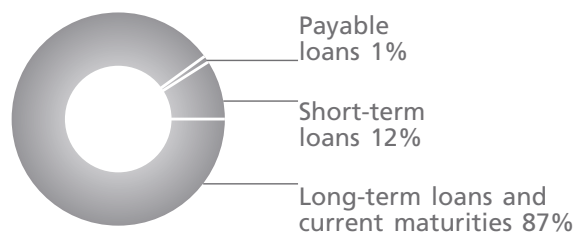
Total amount of retail loans was BAM 220,065 thousand.

-short-term loans amounted to BAM 25,952 thousand,

-long-term loans and current maturities amounted to BAM 192,739 thousand and

-payable loans amounted to BAM 1,374 thousand.

In the period January 1st - December 31st 2007. retail loans were placed in the amount of BAM 242,059 thousand (this amount includes loans placed over current accounts and credit cards).



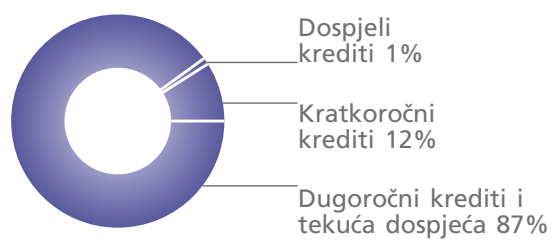
Retail Loans Structure on December 31st 2007.

Kredit stanovništvu

Stanje kredita odobrenih fizičkim licima i preduzetnicima povećalo se za 22% u odnosu na 31.12.2006. godine. Ukupan iznos kredita datih stanovništvu iznosi 220,065 hiljada KM.

- kratkoročni krediti 25,952 hiljade KM
- dugoročni krediti i tekuća dospjeća 192,739 hiljada KM
- dospjeli krediti 1,374 hiljade KM.

U periodu od 01.01.-31.12.2007. godine fizičkim licima i preduzetnicima plasirano je 242,059 hiljada KM (iznos obuhvata i kredite plasirane po tekućim računima i kreditnim karticama).

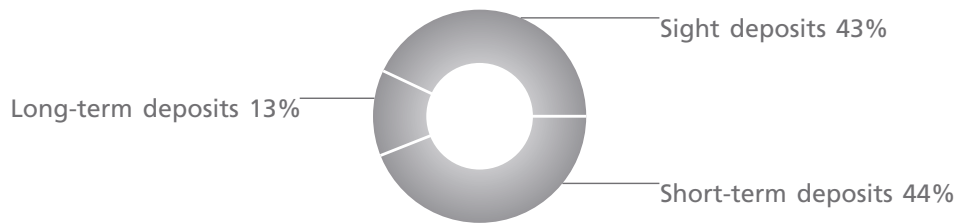


Struktura kredita stanovništva 31.12.2007.

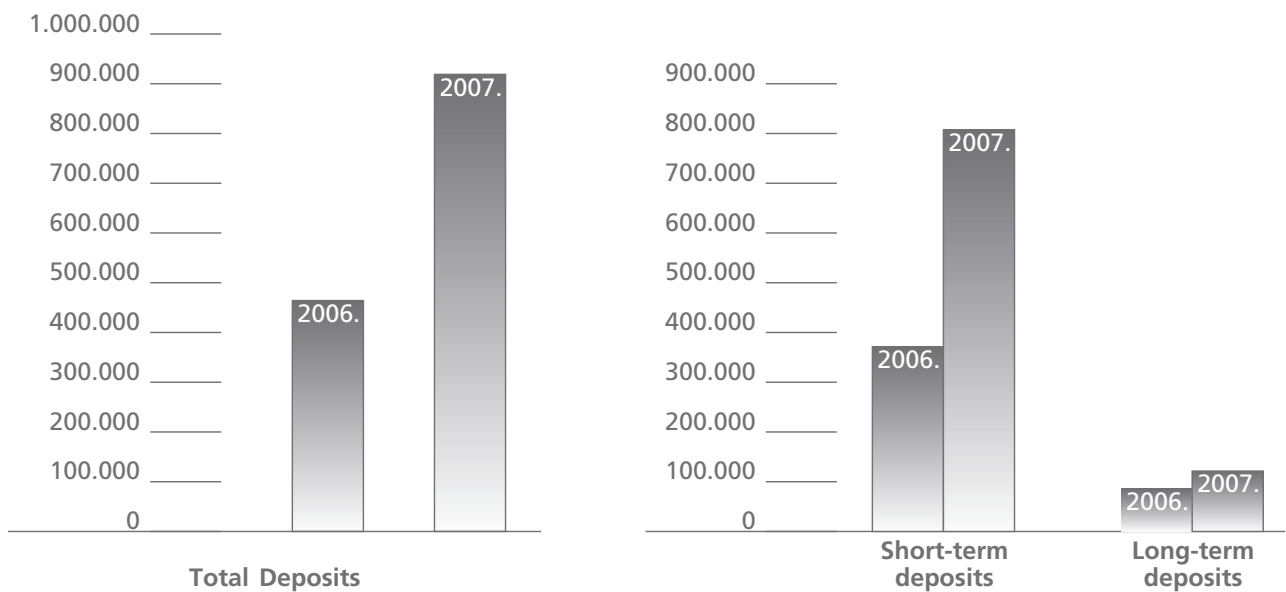
Deposits

As of December 31st 2007, total deposits amounted to BAM 918,043 thousand, whereof:
 -BAM 880,569 thousand of interest-bearing and
 -BAM 37,474 thousand of interest-nonbearing deposits.

Sight deposits amounted to BAM 391,850 thousand, short-term deposits amounted to BAM 410,056 thousand and long-term deposits amounted to BAM 116,137 thousand.



Deposits according to term structure on December 31st 2007.



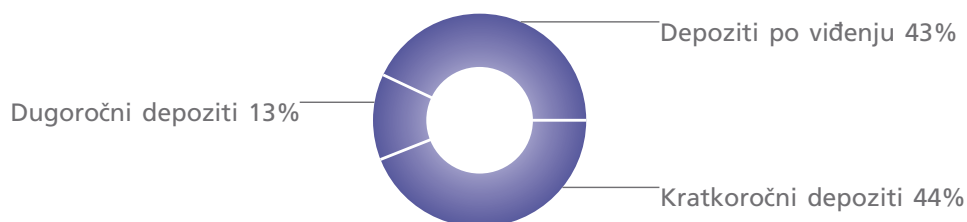
Depoziti

Ukupni depoziti na dan 31.12.2007. godine iznose 918,043 hiljada KM, od toga je:

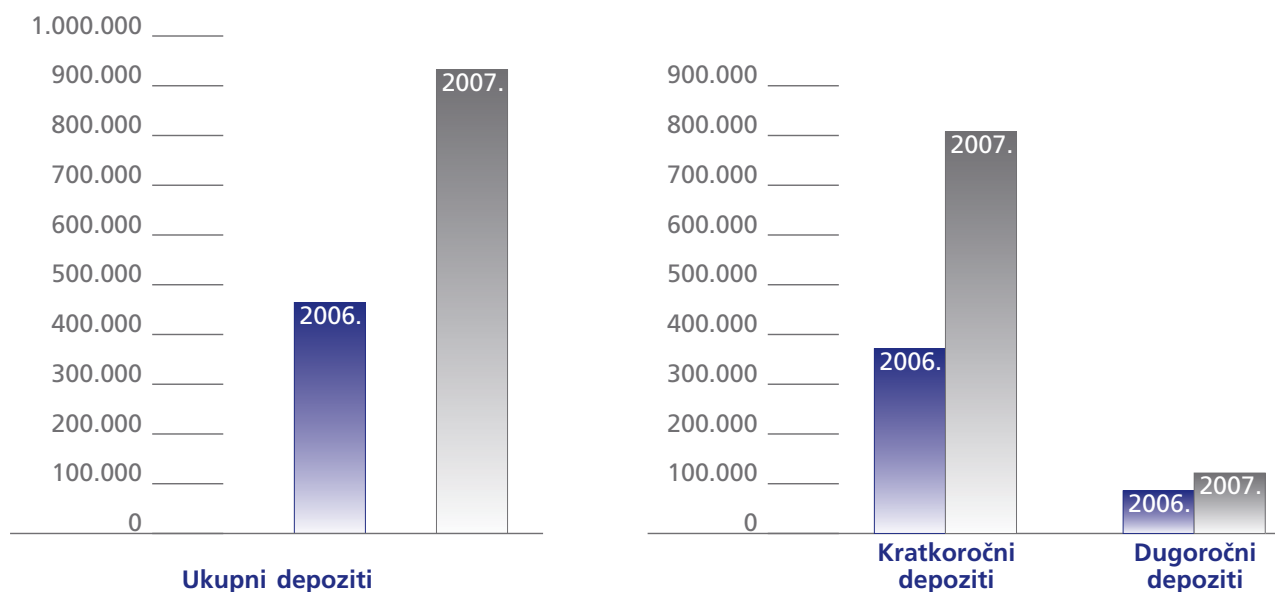
-880,569 hiljada KM kamatonosnih i

-37,474 hiljade KM nekamatonosnih depozita

Stanje depozita po viđenju je 391,850 hiljada KM, kratkoročnih depozita 410,056 hiljada KM i dugoročnih depozita je 116,137 hiljada KM.



Depoziti prema ročnoj strukturi 31.12.2007.



Payment Operations

Domestic Payment Operations

Payment operations are the most significant source of the Bank's operating income.

As of December 31st 2007, the Bank had 28,511 transaction accounts of legal bodies, whereof 25,550 active and 2,961 blocked accounts.

In 2007, the Bank's average monthly market participation in Bosnia and Herzegovina regarding the number of gyro and RTGS transactions was 6.36% (in 2006, it was 6.93%).

Average monthly number of transactions was 150,235 (in 2006, it was 148,242).

According to the Central bank's information and the number of made transactions in 2007, the Bank was on the sixth place, and according to the transaction value on the third place.

Average number of made cashless orders (internal and external) in 2007, was 350,502.

In the total structure of clients orders, internal orders participate with 57%, and external orders with 43%.

Regarding the amount of orders, orders over 500 BAM participate with 70%.

Beside increased number of transactions in 2007, with respect to 2006, achieved benefits in the amount of BAM 10,438 thousand are almost the same as last year ones and for 6% are lower than planned.

Foreign Payment Operations

As of December 31st 2007, the Bank had 5,451 foreign currency accounts of legal bodies and 2,502 were active during 2007. As of December 31st 2007, the Bank had 217 exchanged SWIFT keys, and foreign payment operations were made through 6 accounts with NLB group and 11 accounts with other foreign banks.

In the period of January-December 2007, the Bank performed 33,982 foreign currency remittances of legal and physical persons in total amount of BAM 805,350 thousand.

In 2006, foreign currency payments were made in total amount of BAM 561,812 thousand.

Payment operations were increased with respect to 2006, for 43%.

From total number of made payments in 2007, through NLB group was made 42%.

According to the official RS institutions' information on foreign trade and total turnover of NLB Razvojna bank, it can be concluded that the Bank participates with 23% in total RS foreign turnover.

According to the Contract concluded with RS Fund for Retired and Disabled Persons in October 2007, we started with monthly payments of retirements for the users from Serbia, Montenegro and Macedonia.

Based on this, the Bank made monthly payments of retirements in the amount of BAM 2.8 mil. for 10,500 users from Serbia, BAM 0.3 mil. for 1,075 users from Montenegro and for 52 users from Macedonia.

Payment of retirements are made through the banks from group.

Modification of the Bank's software is made (introduction of IBAN) for the purpose of opening, maintaining and registration of clients' accounts with IBAN structure, which is regulated and prescribed in Official Gazette of the Republic of Srpska, No. 4 from January 26th 2007. ("Instruction on Structure and Usage of International Bank Account Number, IBAN").

Platni promet u zemlji

Poslovi platnog prometa predstavljaju najznačajniji izvor operativnih prihoda Banke.

Banka je na dan 31.12.2007. imala 28,511 transakcionih računa pravnih lica od čega 25,550 aktivnih i 2,961 blokiranih računa.

U 2007. godini prosječno mjesečno tržišno učešće Banke u Bosni i Hercegovini u broju žiro i RTGS transakcija iznosilo je 6.36 % (a u 2006. godini 6.93%).

Broj transakcija iznosio je prosječno mjesečno 150,235 (a u 2006. godini 148,242).

Prema podacima Centralne banke Bosne i Hercegovine, Banka je u 2007. godini po broju izvršenih transakcija na šestom mjestu, a po vrijednosti transakcija na trećem mjestu.

Prosječan broj izvršenih bezgotovinskih naloga (internih i eksternih mjesečnih) u 2007. godini iznosio je 350,502.

U ukupnoj strukturi naloga klijenata, interni nalozi učestvuju sa 57%, a eksterni nalozi 43%.

Gledajući strukturu naloga po iznosima, nalozi do 500 KM zastupljeni su preko 70%.

I pored povećanog obima transakcija u 2007. godini u odnosu na 2006., ostvarene naknade u iznosu od 10,438 hiljada KM su skoro na prošlogodišnjem nivou, a za 6% niže od planiranih.

Platni promet sa inostranstvom

Banka je na dan 31.12.2007. imala 5,451 deviznih računa pravnih lica, a 2,502 devizna računa aktivno su radila tokom 2007. godine. Na dan 31.12.2007. godine imala 217 razmijenjenih SWIFT ključeva, a poslovanje sa inostranstvom je obavljala putem šest računa u NLB grupi i jedanaest računa kod ostalih banaka u inostranstvu.

U periodu januar-decembar 2007. godine, Banka je izvršila 33,982 doznake prema inostranstvu za pravna i fizička lica u ukupnom iznosu od 805,350 hiljada KM.

U 2006. godini izvršeno je plaćanja prema inostranstvu u ukupnom iznosu od 561,812 hiljada KM.

Platni promet u posmatranom periodu povećan je u odnosu na 2006. godinu oko 43%.

Od ukupnog broja ostvarenih plaćanja u 2007. godini, preko NLB grupe plaćeno je 42%.

Prema podacima zvaničnih institucija Republike Srpske o robnoj razmjeni sa inostranstvom, te ukupnog prometa koji je NLB Razvojna banka ostvarila u prethodnom periodu, može se zaključiti da Banka u ukupnom prometu Republike Srpske sa inostranstvom učestvuje oko 23%.

U oktobru 2007. godine po osnovu Ugovora zaključenog sa Fondom PIO Republike Srpske počela je realizacija mjesečne isplate penzija korisnicima koji žive u Srbiji, Crnoj Gori i Makedoniji.

Po tom osnovu mjesečno se isplaćuju penzije u Srbiju u iznosu 2.8 mil KM za 10,500 korisnika, u Crnu Goru 0.3 mil. KM za 1,075 korisnika i Makedoniju za 52 korisnika.

Isplata penzija vrši se preko banaka u grupi.

U svrhu omogućavanja otvaranja, vođenja i evidentiranja računa klijenata sa strukturom IBAN-a, koja je data i propisana u Službenom glasniku RS br.4 od 26.01.2007.god. ("Instrukcija o strukturi i upotrebi međunarodnog broja bankarskog računa, IBAN"), izvršeno je prilagođavanje softvera Banke (uvođenje IBAN-a).

Business Activities

E-banking

During 2007. the main activities regarding e-banking were offer improvement of e-banking services and increase of number of clients who use this kind of service, as well as increase of number of orders that will be electronically realised. Very significant activity was training of employees regarding e-banking.

As of December 31st 2007. the Bank had 1,667 e-banking users, whereof 860 legal bodies and 807 physical persons.

In comparison with December 31st 2006. total number of e-banking users was increased four times, and regarding physical persons from 100 users to 807, and regarding legal bodies from 396 users to 860.

In total cashless orders, participation of electronic orders is constantly in increase.

In 2007. participation of electronic orders in total cashless orders was 5.03% in January and 8.38% in December.

Credit Cards

NLB Razvojna banka a.d Banja Luka participates at the BaH credit cards market with both licences, Visa International and MasterCard Worldwide: Visa principal licence for issuance and acceptance of credit cards through its ATM network and POS terminals, Visa associate licence for acceptance of credit cards through trade network - Merchant Acquiring and Mastercard Worldwide licence for issuance and acceptance of credit cards through its ATM network and POS terminals.

The basic division of credit cards from the Bank's offer is:

- debit and credit cards,
- cards for physical persons and legal bodies.

The Bank's portfolio currently includes the following types of credit cards

- Visa Electron - debit card,
- Visa Classic Charge cards with deferred payment
- Visa Classic Revolving - cards with possibility of payment by instalment,
- Visa Business Electron - debit card for legal bodies,
- Visa Gold Charge - card with deferred payment for VIP clients and private banking users,
- Maestro - debit cards,
- MasterCard Standard Charge - cards with deferred payment,
- MasterCard Standard Revolving - cards with possibility of payment by instalment,
- MasterCard Business - card with deferred payment for legal bodies.

In 2007. NLB Razvojna Banka has installed 12 new ATMs and 215 POS terminals.

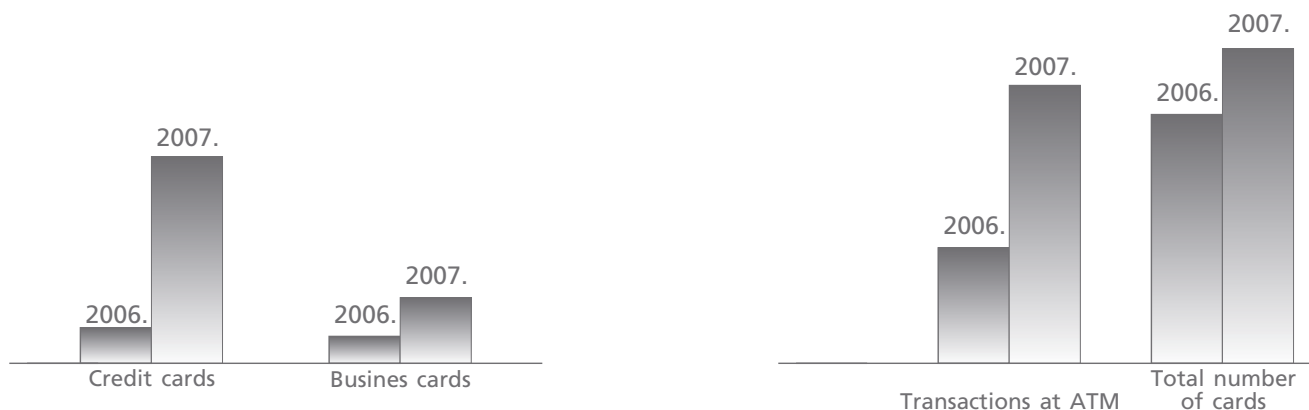
Total number of credit cards was increased for 24% in comparison with the last year. As of December 31st 2007. the number of credit cards was increased for 325% in comparison with the same period last year. The number of business cards was increased for 373% in comparison with December 31st 2006.

As of December 31st 2007. the number of ATM transactions was increased for 150% in comparison with the same period last year.

In 2007. NLB Razvojna banka has obtained licence for trade network of Visa International and has certified all terminals for acceptance of Visa chip cards.

Licensing for trade network of MasterCard Worldwide and certification for chip acceptance are currently in proceedings.

The Bank's goal is development of competitive and profitable dealing with credit cards through increase of number and usage of credit cards at ATMs and POS terminals, installation of new ATMs, development and expansion of trade network, introduction of new products through fulfillment of EMV standards of credit cards issuance and acceptance.



Elektronsko bankarstvo

Tokom cijele 2007. godine u oblasti elektronskog bankarstva glavne aktivnosti su bile na unapređenju ponude servisa elektronskog bankarstva i povećanju broja klijenata koji koriste elektronske servise, kao i dalje povećanje broja naloga koji će biti realizovani elektronskim putem. Značajno mjesto u aktivnostima je bila i obuka zaposlenih radnika Banke u ovoj oblasti.

Na dan 31.12.2007. godine Banka je imala ukupno 1,667 korisnika elektronskog bankarstva od čega 860 pravnih lica i 807 fizičkih lica.

U odnosu na 31.12.2006. ukupan broj korisnika elektronskog bankarstva povećao se četiri puta i to fizička lica sa 100 korisnika na 807, a pravna lica sa 396 korisnika na 860.

U ukupnim bezgotovinskim nalogima, učešće elektronskih naloga se stalno povećava.

U 2007. godini učešće elektronskih naloga u bezgotovinskim nalogima iznosilo je od 5.03% u januaru do 8.38% u decembru.

Kartično poslovanje

Banka učestvuje na tržištu kartičnih proizvoda BiH sa obje licence, Visa International i MasterCard Worldwide, i to: Visa principal licencom za izdavanje i prihvatanje kartica u svojoj mreži bankomata i POS terminala kartica - Issuing, Visa pridruženom licencom za prihvatanje kartica u trgovačkoj mreži - Merchant Acquiring i Mastercard Worldwide licencom za izdavanje i prihvatanje kartica u svojoj mreži bankomata i POS terminala.

Osnovna podjela kartica iz ponude Banke je:

- debitne i kreditne kartice,
- kartice za fizička i za pravna lica.

Portfolio Banke trenutno čine sljedeće vrste i tipovi kartica:

- Visa Electron - debitna kartica,
- Visa Classic Charge - kartice sa odloženim plaćanjem
- Visa Classic Revolving - kartice sa mogućnošću plaćanja u ratama,
- Visa Business Electron - debitna kartica za pravna lica,
- Visa Gold Charge - kartica sa odloženim plaćanjem za VIP klijente i korisnike usluga ličnog bankarstva,
- Maestro - debitna kartica,
- MasterCard Standard Charge - kartice sa odloženim plaćanjem,
- MasterCard Standard Revolving - kartice sa mogućnošću plaćanja u ratama,
- MasterCard Business - kartice sa odloženim plaćanjem za pravna lica.

NLB Razvojna Banka je u toku 2007. godine instalirala 12 novih bankomata, i 215 POS terminala.

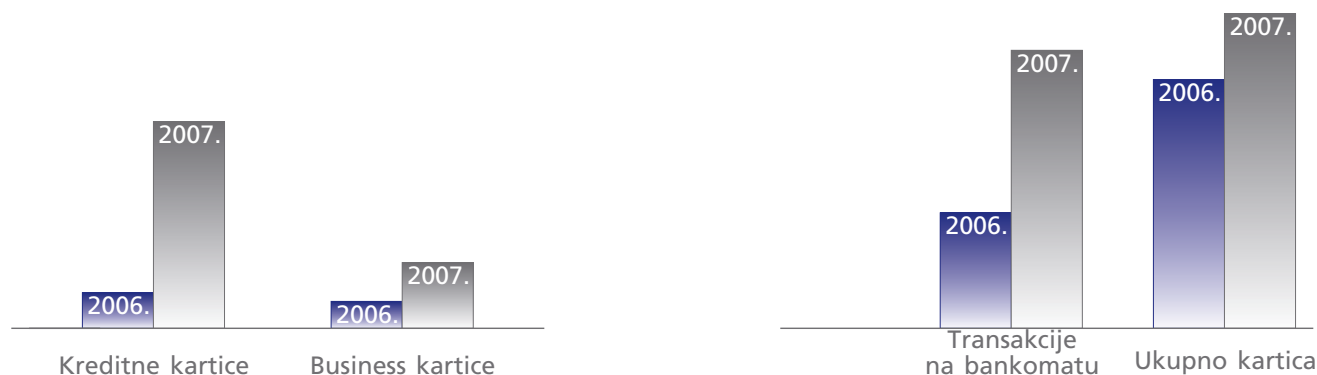
Ukupan broj kartica je u odnosu na prošlu godinu porastao za 24%. Posmatrano na dan 31.12.2007. godine, broj kreditnih kartica bilježi porast od 325% u odnosu na isti period prošle godine. Takođe je zabilježen porast broja biznis kartica za 373% u poređenju sa 31.12.2006. god.

Broj transakcija na bankomatu bilježi porast od 150% na dan 31.12.2007. u poređenju sa istim datumom u prethodnoj godini.

NLB Razvojna banka je u 2007. godini dobila licencu za trgovačku mrežu kod Vise International i certifikovala sve terminale za prihvatanje Visa čip kartica.

U postupku je licenciranje za trgovačku mrežu kod MasterCard Worldwide-a, kao i certifikovanje za prihvatanje čipa.

Cilj Banke je razvoj konkurentnog i profitabilnog poslovanja sa platnim karticama, kroz povećanje broja i upotrebe kartica na bankomatima i POS terminalima, instaliranje novih bankomata, razvoj i širenje trgovačke mreže, uvođenje novih proizvoda kroz zadovoljenje EMV standarda izdavanja i prihvata kartica.



Business Activities

Bank's Information System

In 2007. the most significant activities regarding information systems are:

- Project realisation of modification computer network to the new IP scheme for extranet,
- IT room moving in Head Office and merging of telecommunication hubs with simultaneously preparation of reserve location,
- New centralised IT system was fully operational and based on the new servers and storages at primary and secondary location by the end of 2007.
- Protection and control levels were raised to the application and operating system levels
- Software licencing.

Centralisation of back office was continually performed during 2007. All activities that involve mass processing such as calculation of interests, benefits, exchange rate differences, reporting, sending of dunning letters were centralised, as well as centralised placements and monitoring of big loans and other activities.

In 2007. some organizational changes happened in support activities on the branch office level by the new systematization of branch offices.

Risk Management

The Bank performs monitoring of credit risk, risk concentration, liquidity risk and foreign currency risk and registration of harmful events.

Credit risk monitoring was performed through the process of credit classification and determination of client's indebtedness upper limit, regular quarterly estimation of reservation for credit risks. Total credit risk exposure towards physical persons and related parties was evidenced and controlled. Regular quarterly control of risk assets classification was also performed according to the local regulations, as well as reservation calculation in accordance with the International Accounting Standard 39, analysing and regularly reporting to the competent persons in NLB Razvojna Banka a.d. Banja Luka as well as in NLB d.d. Ljubljana.

In the area of the control of foreign currency risk management and liquidity risk, the Bank's business policy conduct was followed and controlled and was monthly reported (Report on securities portfolio, Report on structuring liquidity, Report on interest risk exposure, Report on currency risk exposure) to Risk Department of NLB d.d. Ljubljana.

During 2007. Department for risk and problematic placements management worked on preparation of the following documents: Policies and procedures for classification of Bank assets and control of existing and potential Bank's exposure to credit risk, Policies for operative risk management and Policies for interest risk management.

Investments in Business Network

During 2007. it was invested in reconstruction and adaptation of existing Bank's business premises, as well as in purchase of the new business premises with the aim of business network increase, decrease of business activities expenses and providing of better conditions for work in the Bank.

It was completed the reconstruction of business premises in Head Office in Banja Luka (first, second, third and fourth floor) and business object of branch office Doboje, and with the aim of opening the new business units it was completed the adaptation of leased business premises in Banja Luka such as Sub-branch Tržnica and Lazarevo, and in Prijedor such as Sub-branch Kozarac.

During 2007. the Bank bought the new business premises on the following locations: Zvornik, Gradiška, Srbac, Pelagićevo, Rudo, and the Bank concluded the Contract on joined investment with the municipality Bijeljina aimed to construct the new business object which should be realised until end of 2008.

Informacioni sistem Banke

Najznačajnije aktivnosti u toku 2007. godini u oblasti informacionih sistema predstavljaju :

- Realizacija projekta prilagođavanja računarske mreže Banke na novu IP shemu za ektranet,
- Izmještanje IT sale u Centrali Banke i objedinjavanje telekomunikacionih čvorišta uz istovremeno osposobljavanje rezervne lokacije,
- Puštanje u rad novog centralnog IT sistema baziranog na novim serverima i storidžima na primarnoj i sekundarnoj lokaciji krajem 2007. godine
- Podizanje nivoa zaštite i kontrola na nivou aplikacije i operativnih sistema
- Licenciranje softvera.

Poslovi na centralizaciji praćenja poslovanja su se kontinuirano odvijali tokom 2007. godine. Centralizovani su svi poslovi koji zahtijevaju masovne obrade, kao što su obračuni kamata, naknada, kursnih razlika, slanje opomena, izvještavanje, te centralizovan plasman i praćenje velikih kredita i drugi poslovi.

U toku 2007. godine novom sistematizacijom poslova u filijalama došlo je do izmjene u organizaciji podrške poslovanja na nivou filijala.

Upravljanje rizicima

Banka obavlja poslove praćenje kreditnog rizika i koncentracije rizika, praćenje rizika likvidnosti i deviznog rizika i evidentiranje štetnih događaja.

Praćenje kreditnog rizika Banke obavljano je kroz proces bonitetnog razvrstavanja i određivanja gornje granice zaduženja klijenata, te redovnom kvartalnom procjenom nivoa rezervisanja za kreditne rizike. U okviru upravljanja kreditnim rizikom vođena je evidencija i kontrolisana ukupna izloženost kreditnom riziku prema pojedinačnim korisnicima i povezanim grupama lica. Vršena je redovna kvartalna kontrola klasifikacije rizične aktive Banke po domaćim propisima kao i obračun rezervacija u skladu sa Međunarodnim računovodstvenim standardom 39, te je analiziran i redovno izvještavani nadležni u NLB Razvojnoj banci a.d. Banja Luka kao i NLB d.d. Ljubljana.

U dijelu kontrole upravljanja deviznim rizikom i rizikom likvidnosti praćeno je kontrolisano provođenje poslovnih politika Banke i mjesečno o tome izvještavano (izveštaj o portfelju hartija od vrijednosti, izvještaj o strukturalnoj likvidnosti, izvještaj o izloženosti kamatnom riziku, izvještaj o izloženosti valutnom riziku) u Sektor rizika NLB d.d. Ljubljana.

U toku 2007. godine Služba upravljanja rizicima i problematičnim plasmanima je radila na izradi sljedećih dokumenata: Politike i procedure za klasifikaciju aktive Banke i kontrolu postojećih i potencijalnih izlaganja Banke kreditnom riziku, Politike za upravljanje operativnim rizicima i Politike upravljanja kamatnim rizikom.

Investicije u poslovnu mrežu

U toku 2007. godine ulagano je u rekonstrukciju i adaptaciju postojećih poslovnih prostora Banke, kao i kupovinu novih poslovnih prostora, a u cilju širenja poslovne mreže, smanjenja troškova poslovanja i stvaranja boljih uslova za rad Banke.

Završena je rekonstrukcija poslovnih prostora i to dijela Centrale Banke u Banjoj Luci (prvi, drugi, treći i četvrti sprat) i poslovni objekat Filijale u Doboju, a u cilju otvaranja novih poslovnica Banke izvršena je adaptacija zakupljenih poslovnih prostora u Banjoj Luci i to ekspoziture Tržnica i Lazarevo, te adaptacija zakupljenog poslovnog prostora u Prijedoru i to ekspozitura Kozarac.

Banka je u toku 2007. godine kupila nove poslovne prostore na sljedećim lokacijama: Zvornik, Gradiška, Srbac, Pelagićevo, Rudo, a sa Opštinom Bijeljina je zaključen Ugovor o zajedničkom ulaganju u cilju izgradnje poslovnog objekta za potrebe Banke koji će se realizovati do kraja 2008. godine.

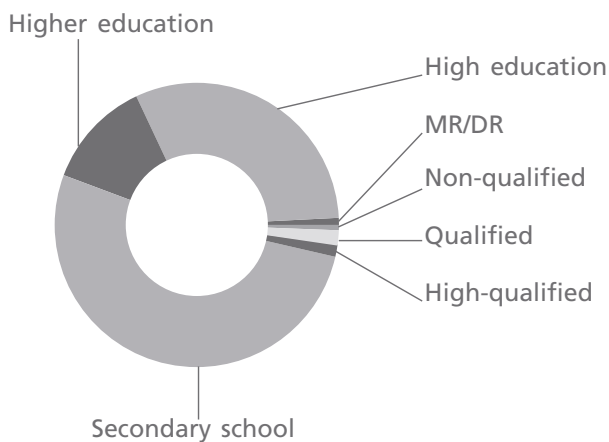
Human Resources

In the period January 1st - December 31st 2007. 43 employees finished to work in the Bank, whereof 1MA, 23 with high education, 3 with higher education and 16 with secondary school.

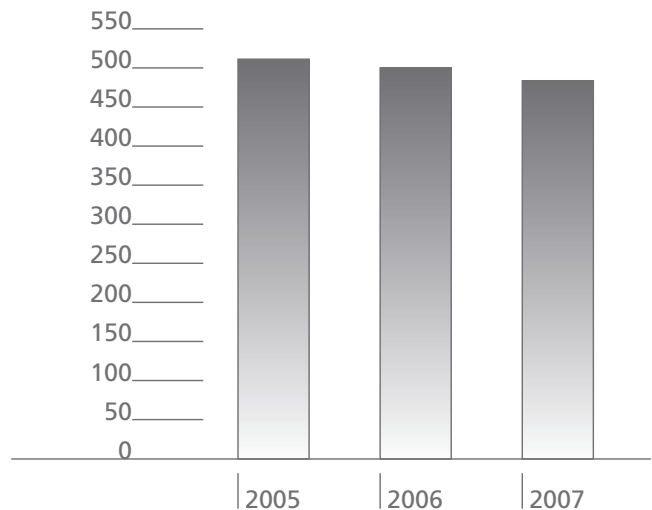
In this period, 37 employees started to work in the Bank, whereof 23 with secondary school, 2 with higher education and 12 with high education.

As of December 31st 2007. the Bank had 497 of employees, whereof 50 of them with a fixed period of time.

Description	31.12.2007.	%	31.12.2006.	%
MR/DR	4	0.80	5	1.00
High education	155	31.20	165	32.80
Higher education	61	12.30	64	12.72
Secondary school	259	52.10	251	49.90
High-qualified	7	1.40	7	1.39
Qualified	8	1.60	8	1.69
Non-qualified	3	0.60	3	0.60
Total	497	100.00	503	100.00



Employees Qualification Structure as of December 31st 2007.



Number of employees

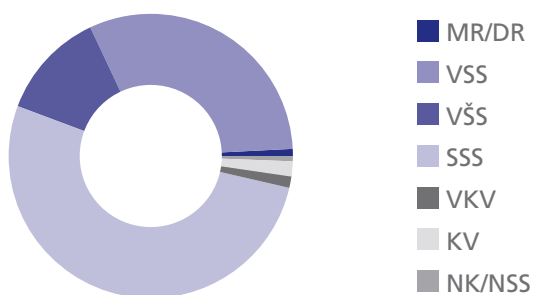
Kadrovi

U periodu od 01.01.2007. - 31.12.2007. godine, radni odnos je prestao za ukupno 43 radnika od čega 1-MR, 23-VSS, 3-VŠS i 16-SSS.

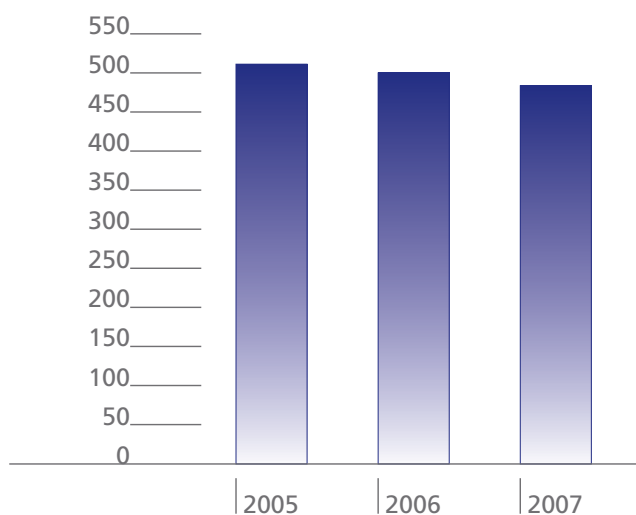
U navedenom periodu radni odnos je zasnovalo 37 radnika od čega 23-SSS, 2-VŠS i 12-VSS.

Na dan 31.12.2007. godine Banka je imala ukupno 497 zaposlenih radnika, od čega 50 na određeno vrijeme.

Opis	31.12.2007.	%	31.12.2006.	%
MR/DR	4	0.80	5	1.00
VSS	155	31.20	165	32.80
VŠS	61	12.30	64	12.72
SSS	259	52.10	251	49.90
VKV	7	1.40	7	1.39
KV	8	1.60	8	1.69
NK/NSS	3	0.60	3	0.60
Ukupno	497	100.00	503	100.00



Kvalifikaciona struktura zaposlenih 31.12.2007.



Broj zaposlenih

Organi upravljanja Banke
Bank's Managing Bodies

Bank's Managing Bodies

Supervisory Board	
Borut Stanič	President
Maruša Kosovinc-Dragonja	Member
Zdenko Fritz	Member
Nikola Mrkić	Member
dr Milan Vukičević	Member

Audit Board	
David Benedek	President
Anton Ribnikar	Member
Anica Knavs	Member
Jožko Peterlin	Member
Stanko Karač	Member

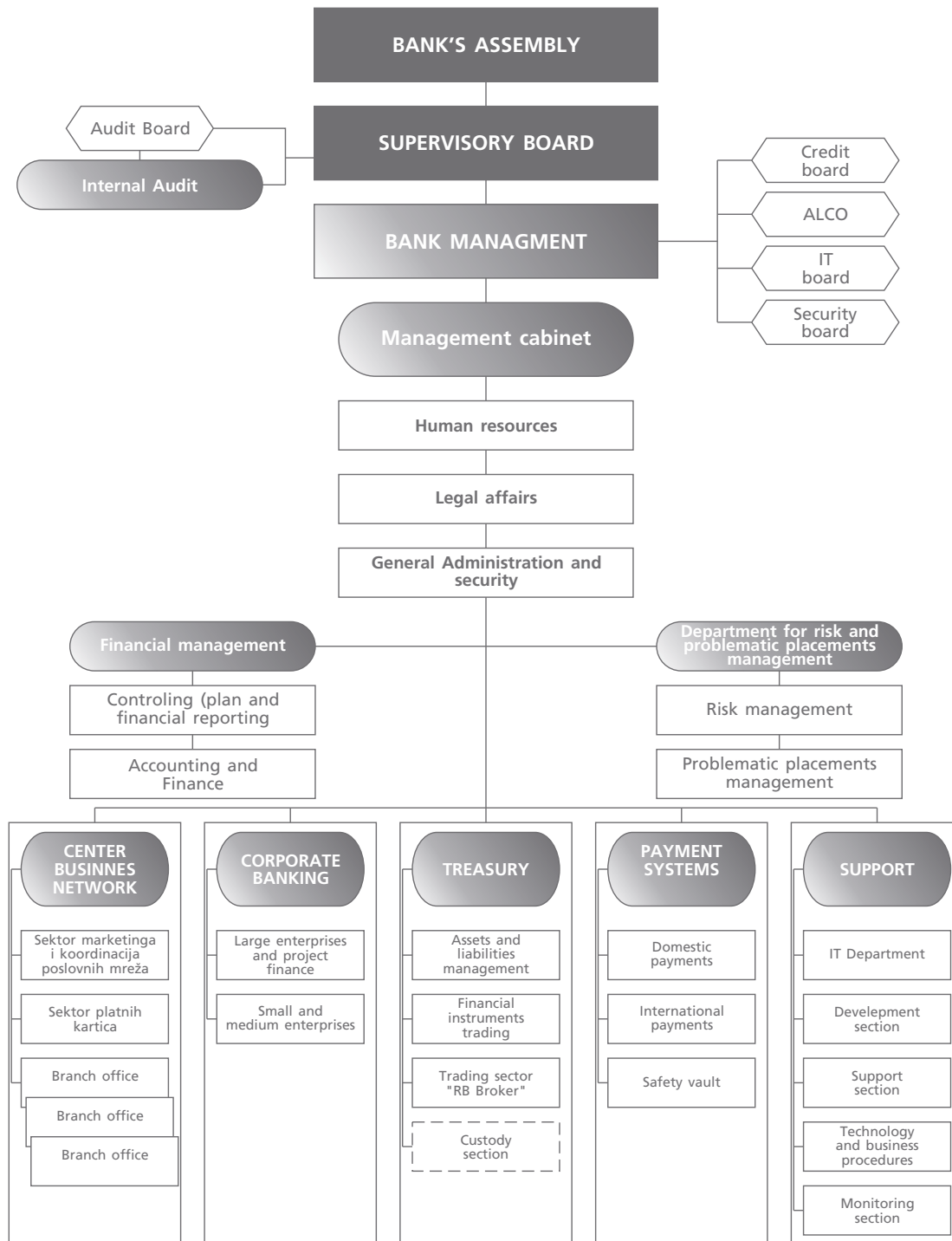
Bank Management	
Radovan Bajić	General Manager
Boris Vodopivec	Deputy Manager
Dragan Damjanović	Management Assistant for Business Functions
Dejan Guzijan	General Secretar

Centers	
Stanka Čegar	Director of Business Network Center
Dragan Injac	Director of Corporate Banking Center
Ljiljana Panić	Director of Treasury Center
Dragica Blagojević	Director of Payment Systems Center
Novislav Milaković	Director of Support Center

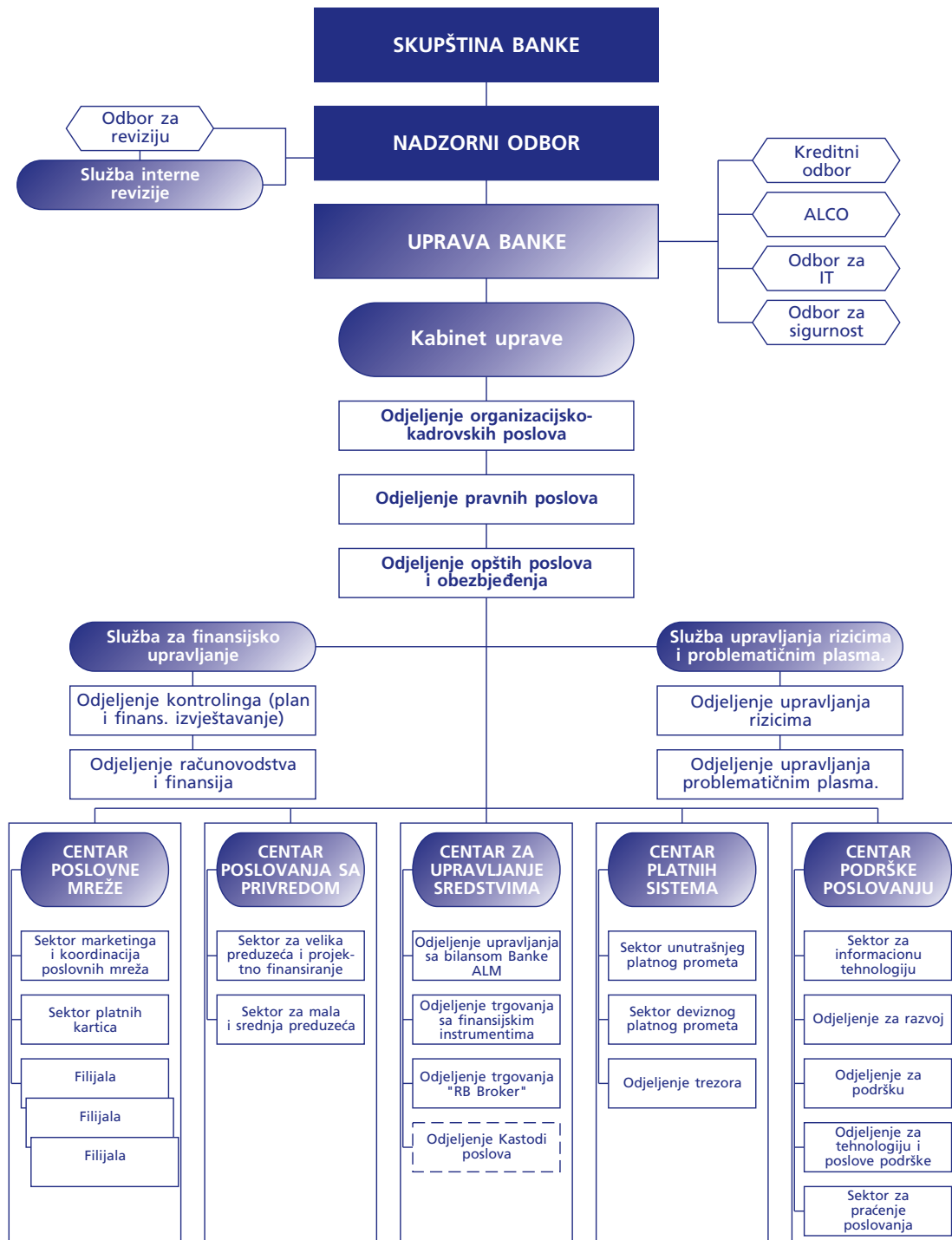
Departments	
Zdrava Kovačević	Head of Internal Audit
Mira Bajić	Head of Financial Management Department
Igor Tutuš	Head of Department for Risk and Problematic Placements Management

Nadzorni odbor	
Borut Stanič	predsjednik
Maruša Kosovinc-Dragonja	član
Zdenko Fritz	član
Nikola Mrkić	član
dr Milan Vukičević	član
Odbor za reviziju Banke	
David Benedek	predsjednik
Anton Ribnikar	član
Anica Knavs	član
Jožko Peterlin	član
Stanko Karać	član
Uprava Banke	
Radovan Bajić	direktor Banke
Boris Vodopivec	zamjenik direktora
Dragan Damjanović	pomoćnik Uprave za poslovne funkcije
Dejan Guzijan	sekretar Banke
Centri	
Stanka Čegar	direktor Centra poslovne mreže
Dragan Injac	direktor Centra poslovanja sa privredom
Ljiljana Panić	direktor Centra za upravljanje sredstvima
Dragica Blagojević	direktor Centra platnih sistema
Novislav Milaković	direktor Centra podrške poslovanju
Službe	
Zdrava Kovačević	šef Službe interne revizije
Mira Bajić	šef Službe za finansijsko upravljanje
Igor Tutuš	šef Službe upravljanja rizicima i problematičnim plasmanima

Bank's Organisational Structure



Organizaciona struktura Banke



Business Network

HEAD OFFICE

Milana Tepića no.4
T. 051 221 610
F. 051 221 623

BRANCH OFFICE BANJA LUKA

Kralja Petra I Karađorđevića 85a
T. 051 242 143
051 242 192

Sub-branch 1

Milana Tepića no.4. Banja Luka
T. 051 245 542
051 221 613

Sub-branch 2

Kralja Petra I Karađorđevića 85a
T. 051 242 157
051 242 192

Counter Obilićevo

Cara Lazara 21
T. 051 245 594
051 461 001

Counter Marije Bursac

Marije Bursac no.1
T. 051 217 909
051 217 909

Counter Boska

Trg Srpskih junaka
T. 051 212 736
051 211 760

Counter Lazarevo

Branka Popovića
T. 051 371 645
051 371 632

Sub-branch Lazarevo

Knjaza Miloša no.59
T. 051 309 192
051 309 192

Counter Hirurgija

Zdrave Korde bb
T. 051 245 592

Counter Interno

12 beba bb
T. 051 245 597

Counter Ginekologija

12 beba bb
T. 051 245 591

Sub-branch Tržnica

Tržnica no.11- N17
T. 051 217 484
F. 051 217 484

Sub-branch Laktaši

Karađorđeva bb.
T. 051 530 973
F. 051 530 972

Sub-branch. Čelinac

Cara Lazara 5.
T. 051 551 181
F. 051 551 081

Sub-branch Kotor Varoš

Cara Dušana br.23
T. 051 785 090
F. 051 785-353

Sub-branch Teslić

Karađorđeva LE
T. 053 410 360
F. 053 436 584

Sub-branch Mrkonjić Grad

Trg Kralja Petra Karad. 1
T. 050 211 205
F. 050 212 002

Counter Šipovo

Gavrila Principa bb
T. 050 371 132
F. 050 371 505

Counter Kneževo

Gavrila Principa bb
T. 051 591 364
F. 051 591 754

Counter Ribnik

Rade Jovanića bb
T. 050 431 023
F. 050 431 023

BRANCH OFFICE BIJE LJINA

Karađorđeva no.5
T. 055 209 905
F. 055 209 905

Counter Ugljevik

Trg D. Mihajlovića bb
T. 055 771 072
F. 055 771 205

Counter Lopare

Cara Dušaa bb
T. 055 650 329
F. 055 650 329

BRANCH OFFICE BRČKO

Bosne srebrne 28
T. 049 216 133
F. 049 216 133

BRANCH OFFICE DOBOJ

Svetog Save no. 20
T. 053 241 120
F. 053 241 120

Sub-branch Bosanski Brod

Svetog Save bb
T. 053 612 041
F. 053 612 041

Sub-branch Derventa

M. Bjelosevića - Belog bb
T. 053 333 227
053 333 227

Counter Petrovo

Ozrenskih brigada bb
T. 053 260 124
F. 053 260 124

BRANCH OFFICE FOČA

Mome Kosovića br.7
T. 058 210 792
F. 058 210 815

Sub-branch Višegrad

K.P.I Karađorđevića
T. 058 620 527
F. 058 620 527

Counter Rudo

D. D. Mihajlovića
T. 058 711 145
F. 058 711 145

Counter Donji Uvac

Donji Uvac bb
T. 058 730 707
F. 058 730 707

Counter Čajniče

K.P.I Karađorđevića
T. 058 315 521
F. 058 315 521

Counter Kalinovik

Karađorđeva bb
T. 057 623 012
F. 057 623 012

Counter Novo Goražde

Centar bb
T. 058 430 011
F. 058 430 011

BRANCH OFFICE GRADIŠKA

Vidovdanska bb
T. 051 814 352
F. 051 815 928

Sub-branch Kozarska Dubica

Svetosavska 1
T. 052 410 537
F. 052 410 407

Sub-branch Srbac

Mome Vidovića 18
T. 051 745 211
F. 051 745 211

Counter Nova Topola

Nova Topola bb
T. 051 892 049
F. 051 892 049

BRANCH OFFICE ISTOČNOSARAJEVO

Karađorđeva 13
T. 057 340 457
F. 057 340 453

Sub-branch Pale

Dobrosava Jevđevića bb
T. 057 222 400
F. 057 223 515

Sub-branch Sokolac

Cara Lazara bb
T. 057 448 329
F. 057 448 190

Sub-branch Rogatica

Srpske sloge bb
T. 058 416 035
F. 058 416 035

Counter Han Pijesak

Srpske vojske 64
T. 057 559 302
F. 057 559 302

BRANCH OFFICE MODRIČA

Knjaza Miloša bb
T. 053 810 022
F. 053 810-506

Sub-branch Bosanski Šamac

Svetosavska 1
T. 054 612 406
F. 054 620 010

Counter Pelagićevo

Pelagićevo bb
T. 054 810 170
F. 054 810 170

Counter Vukosavlje

Cara Lazara bb
T. 053 814 021
F. 053 814 021

Counter Šamac

Put Srpskih dobrovoljaca bb
T. 054 611 241
F. 054 611 241

BRANCH OFFICE PRIJEDOR

K.P.I Oslobodioca 1
T. 052 234 006
F. 052 234 006

Sub-branch I

K.P.I. Oslobodioca 91
T. 052 234 566
F. 052 234 006

Sub-branch II

K.P.I. Oslobodioca 1
T. 052 241 921
F. 052 241 921

Sub-branch Novi Grad

K. Petrovića 34
T. 052 752 121
F. 052 751 065

Sub-branch Kozarac

Mladena Stojanovića bb
T. 052 346 130
F. 052 346 131

Sub-branch Kostajnica

K.P.I Oslobodioca bb
T. 052 663 356
F. 052 663 356

BRANCH OFFICE PRNJAVOR

Trg srpskih boraca 1
T. 051 665 477
F. 051 665 477

Sub-branch Prnjavor

Trg srpskih boraca 1
T. 051 665 477
F. 051 665 477

Sub-branch I Prnjavor

Trg srpskih boraca bb
T. 051 663 742
F. 051 663 270

BRANCH OFFICE TREBINJE

Herceg Stefana Kosače 1
T. 059 260 953
F. 059 260 933

Sub-branch Bileća

K.P.I Oslobodioca 2
T. 059 380 140
F. 059 370 140

Sub-branch Gacko

Stojana Kovačevića 13
T. 059 464 966
F. 059 464 966

Sub-branch Nevesinje

Skver Nevesinjska puška 5
T. 059 601 514
F. 059 601 514

Counter Ljubinje

Karađorđeva 2
T. 059 621 195
F. 059 621 194

BRANCH OFFICE ZVORNIK

Brač Jugovića 3c
T. 056 210 672
F. 056 210 672

Sub-branch Bratunac

Gavrila Principa bb
T. 056 410 188
F. 056 410 300

Sub-branch Vlasenica

Sv. Apostola Petra i Pavla
T. 056 733 239
F. 056 733 239

CENTRALA BANKE

Milana Tepića br.4
T. 051 221 610
F. 051 221 623

FILIJALA BANJA LUKA

Kralja Petra I Karađorđevića 85a
T. 051 242 143
051 242 192

Ekspozitura 1

Milana Tepića br.4. Banja Luka
T. 051 245 542
051 221 613

Ekspozitura 2

Kralja Petra I Karađorđevića 85a
T. 051 242 157
051 242 192

Šalter Obilićevo

Cara Lazara 21
T. 051 245 594
051 461 001

Šalter Marije Bursać

Marije Bursać br.1
T. 051 217 909
051 217 909

Šalter Boska

Trg Srpskih junaka
T. 051 212 736
051 211 760

Šalter Lazarevo

Branka Popovića
T. 051 371 645
051 371 632

Ekspozitura Lazarevo

Knjaza Miloša br.59
T. 051 309 192
051 309 192

Šalter Hirurgija

Zdrave Korde bb
T. 051 245 592

Šalter Interno

12 beba bb
T. 051 245 597

Šalter Ginekologija

12 beba bb
T. 051 245 591

Ekspozitura Tržnica

Tržnica br.11- N17
T. 051 217 484
F. 051 217 484

Eksp. Laktaši

Karađorđeva bb.
T. 051 530 973
F. 051 530 972

Eksp. Čelinac

Cara Lazara 5.
T. 051 551 181
F. 051 551 081

Eksp. Kotor Varoš

Cara Dušana br.23
T. 051 785 090
F. 051 785-353

Eksp. Teslić

Karađorđeva LE
T. 053 410 360
F. 053 436 584

Eksp. Mrkonjić Grad

Trg Kralja Petra Karad. 1
T. 050 211 205
F. 050 212 002

Šalter Šipovo

Gavrila Principa bb
T. 050 371 132
F. 050 371 505

Šalter Kneževo

Gavrila Principa bb
T. 051 591 364
F. 051 591 754

Šalter Ribnik

Rade Jovanića bb
T. 050 431 023
F. 050 431 023

FILIJALA BIJELJINA

Karađorđeva br.5
T. 055 209 905
F. 055 209 905

Šalter Ugljevik

Trg D. Mihajlovića bb
T. 055 771 072
F. 055 771 205

Šalter Lopare

Cara Dušana bb
T. 055 650 329
F. 055 650 329

FILIJALA BRČKO

Bosne srebrne 28
T. 049 216 133
F. 049 216 133

FILIJALA DOBOJ

Svetog Save br. 20
T. 053 241 120
F. 053 241 120

Eksp. Bosanski Brod

Svetog Save bb
T. 053 612 041
F. 053 612 041

Eksp. Derventa

M. Bjelosevića - Belog bb
T. 053 333 227
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Šalter Petrovo

Ozrenskih brigada bb
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T. 058 210 792
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Eksp. Višegrad

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T. 051 745 211
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Šalter Nova Topola

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T. 051 892 049
F. 051 892 049

FILIJALA ISTOČNO SARAJEVO

Karađorđeva 13
T. 057 340 457
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Eksp. Pale

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F. 053 810-506

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F. 054 810 170

Šalter Vukosavlje

Cara Lazara bb
T. 053 814 021
F. 053 814 021

Šalter na carinarnici Šamac

Put Srpskih dobrovoljaca bb
T. 054 611 241
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FILIJALA PRIJEDOR

K.P.I Oslobodioca 1
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F. 052 751 065

Ekspozitura Kozarac

Mladena Stojanovića bb
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F. 052 346 131

Eksp. Kostajnica

K.P.I Oslobodioca bb
T. 052 663 356
F. 052 663 356

FILIJALA PRNJAVOR

Trg srpskih boraca 1
T. 051 665 477
F. 051 665 477

Eksp. Prnjavor

Trg srpskih boraca 1
T. 051 665 477
F. 051 665 477

Eksp. I Prnjavor

Trg srpskih boraca bb
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F. 051 663 270

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F. 059 370 140

Eksp. Gacko

Stojana Kovačevića 13
T. 059 464 966
F. 059 464 966

Eksp. Nevesinje

Skver Nevesinjska puška 5
T. 059 601 514
F. 059 601 514

Šalter Ljubinje

Karađorđeva 2
T. 059 621 195
F. 059 621 194

FILIJALA ZVORNIK

Braće Jugovića 3c
T. 056 210 672
F. 056 210 672

Eksp. Bratunac

Gavrila Principa bb
T. 056 410 188
F. 056 410 300

Eksp. Vlasenica

Sv. Apostola Petra i Pavla
T. 056 733 239
F. 056 733 239





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